



Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11 (a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 C.F.R. § 211.23). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier bank holding company's fiscal year-end):

December 31, 2011

Month / Day / Year

1. Debbie C. Small
Name of the Bank Holding Company Director and Official
President
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Community Trust, Inc.
Legal Title of Bank Holding Company
575 S. Main Street P.O. Box 427
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Ashland City TN 37015
City State Zip Code
575 S. Main Street
Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Diane Adkins SVP
Name Title
615-792-0029
Area Code / Phone Number / Extension
615-792-6605
Area Code / FAX Number
diane.adkins@dotac.com
E-mail Address
communitybankandtrustonline.com
Address (URL) for the Bank Holding Company's web page

Debbie C. Small
Signature of Bank Holding Company Director and Official
3-12-12
Date of Signature

For bank holding companies **not** registered with the SEC—
Indicate status of Annual Report to Shareholders:
 is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only
RSSD ID 3213817
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

Community Trust, Inc.

**Form FR Y-6
Annual Report**

Report Items Index

December 31, 2011

1. Bank Holding Company Financial Statements

Community Trust Inc. is not registered with the SEC. A copy of the annual report to be provided to the shareholders will be submitted under cover.

2. Organization Chart

See exhibit "B"

2b. Tiering Structure

See exhibit "B-2"

3. Shareholders

See exhibit "C"

4. Directors and Officers

See Exhibit "D"

Community Trust, Inc.

Organization Chart

December 31, 2011



Community Trust, Inc.

Report Item 2b

Domestic Branch Listing

1) Community Bank & Trust, Inc.

Main Office

✓ Opened October 1999

575 South Main Street

P. O. Box 427

Ashland City, TN 37015

Full Service Branch

Cheatham County

2) Community Bank & Trust

Pegram Branch

✓ Opened October 1999

✓ 704 Highway 70

P. O. Box 127

Pegram, TN 37143

Full Service Branch

Cheatham County

3) Community Bank & Trust

Kingston Springs Branch

✓ Opened December 2001

✓ 101 W. Kingston Springs Road

P. O. Box 340

Kingston Springs, TN 37082

Full Service Branch

Cheatham County

4) Community Bank & Trust

Pleasant View Branch

✓ Opened December 2002

✓ 2566 Hwy 49 East

P. O. Box 280

Pleasant View, TN 37146

Full Service Branch

Cheatham County

- 5) Community Bank & Trust
Springfield Branch
✓ Opened April 2005
3564 Tom Austin Hwy
Springfield, TN 37172
Full Service Branch
Cheatham County

Community Trust, Inc.

Report Item 3

Shareholders With More Than Five Percent
Of Voting Common Stock

Form FRY-6

December 31, 2011

<u>Name and Address</u>	<u>Country of Citizenship</u>	<u>Number of Voting Shares Owned</u>	<u>Percentage</u>
James or Vickie Dillingham	USA	45,332	4.40%
Dillingham Foundation	USA	17,020	1.65%

The above listed shareholder has the ability to vote a total of 62,352 shares or 6.05% of the total outstanding shares of stock as of year ending December 31, 2010.

Community Trust, Inc.

Form FR Y-6

December 31, 2011

- | | |
|---|-------------|
| 1. Investments that are controlled as a result of debts previously contracted | NONE |
| 2. Companies held in a fiduciary capacity | NONE |
| 3. Banks or bank holding held, directly or indirectly by a subsidiary bank in a fiduciary capacity | NONE |
| 4. Investments in non-voting equity of other banks or bank holding companies. | NONE |

31-Dec-11

Community Trust, Inc.
Report Item 4: Directors and Executive Officers
Form FRY-6

Name and Address	Community Trust, Inc	Community Bank & Trust	Other Business	Postion Other Business	Principal Occupation	Community Trust Shares/Percentage	Community Bank Shares/Percentage	Other Business Percentage	Name
✓ Ronald Brown Ashland City TN, 37015	Director	Director	N/A	N/A	Retired	27,260 shares 2.646%	N/A N/A	N/A N/A	N/A N/A
James Dillingham Nashville TN, 37205	Director	Director	TN Geothermal Technologies, LLC	Owner		62,352 6.050%	N/A N/A	30%	TN Geothermal Technologies LLC
			Double R Construction LLC	Owner	Contractor			49%	Double R Construction
			Triangle Leasing	Owner	R/E Leasing			50%	Triangle leasing
			Further Endeavors	Owner	R/E Leasing			25%	Further Endeavors
			Double R Properties	Owner	R/E Mgmt.			49%	Double R Properties
✓ Pamela L Francis Kingston Springs TN 37082	Director	Director	Kingston Realty & Development	Owner	Realtor Broker	21,200 shares 2.058%	N/A N/A	50%	Kingston Realty & Development
✓ Joe King Springfield, TN TN 37172	Director	Director	King Electric	Owner	Electrical	1,177 shares Less than 1%	N/A N/A	100%	King Electric
✓ Johnnie Marlin Springfield TN 37172	Director	Robertson County President Director	N/A	N/A	Banking	8,100 shares Less than 1%	N/A N/A	N/A	N/A
✓ Reliance Trust FBO Johnnie Marlin						1,620 shares Less than 1%			

Community Trust, Inc.
 Report Item 4: Directors and Executive Officers
 Form FRY-6

31-Dec-12

Name and Address	Community Trust, Inc	Community Bank & Trust	Other Business	Postion Other Business	Principal Occupation	Community Trust Shares/Percentage	Community Bank Shares/Percentage	Other Business Percentage	Name
Richard Murray Kingston Springs TN 37082	Director	Director	Community Bank & Trust		Maintenance	6,868 shares Less than 1%	N/A N/A	N/A	N/A
Reliance Trust FBO Richard Murray						14,140 shares 1.373%			
Darwin Newton Ashland City TN 37015	Director	Director	N/A	N/A	Retired	2,010 shares Less than 1%	N/A	N/A	N/A
J. Thomas Perry Clarksville TN 37043	Director Secretary	Director Secretary	Delta Dental Plan of Tennessee	Sen Vice Pres CFO	Insurance	14,110 shares 1.370%	N/A	N/A	Delta Dental
Debbie C. Small Pleasant View TN 37186	Director President/CEO	Director President/CEO	None	N/A	Banking	40,705 shares 3.950%	N/A	N/A	N/A
Evie Sommers Kingston Springs TN 37082	Director	Director	N/A	N/A	Retired	46,460 shares 4.510%	N/A	N/A	N/A

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Diane Adkins SVP
 Name Title
615-792-0029
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 Area Code / FAX Number
diane.adkins@dotac.com
 E-mail Address

Debbie C. Small
 Signature of Bank Holding Company Director and Official
3-12-12
 Date of Signature

Address (URL) for the Bank Holding Company's web page

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