



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

I, William R. Cowart
Name of the Bank Holding Company Director and Official
Secretary, Director
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Drummond Banking Company
Legal Title of Bank Holding Company
P O Box 1039
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Chiefland FL 32644
City State Zip Code
1627 N Young Blvd
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:
William Cowart Secretary
Name Title
352-490-4034
Area Code / Phone Number / Extension
352-490-4084
Area Code / FAX Number
wrcowart@drummondbank.com
E-mail Address
www.drummondbank.com
Address (URL) for the Bank Holding Company's web page

[Signature]
Signature of Bank Holding Company Director and Official
02/29/2012
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 1493579
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

DRUMMOND BANKING COMPANY
Chiefland, FL 32626

Drummond Community Bank
1627 North Young Blvd.
Chiefland, FL 32626

Bankers Title of the Nature Coast

Drummond Banking Company owns 100% of Drummond Community Bank

Old Tavern, FL
(CW)

Drummond Community Bank owns 100% of Bankers Title of the Nature Coast



William Cowart, Secretary
Drummond Banking Company

March 28, 2012
Date

DRUMMOND BANKING COMPANY
Shareholders Controlling 5% or More of Stock

2012

Name and Address	Number BHC Shares Owned	Percentage of Ownership	Percentage Controlled
Luther Drummond Luther Drummond Investments, LTD. Chiefland, FL 32626	49	60%	72%
Graham Luther Drummond Son of Luther Drummond Chiefland, FL 32626	9	11%	11%
Jack Mann Chiefland, FL 32626	5	6%	6%

Item 3 part 2 not applicable

They are all American Citizens

Form FR Y-6
 DRUMMOND BANKING COMPANY
 Fiscal Year Ending December 31, 2011

Report Item 4: Insiders

(1), (2), (3) (a) (b) (c), and (4) (a) (b) (c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	Title & Position With Subsidiaries (include names of subsidiaries)	Title & Position With Other (include names of other businesses)	4) (a) Percentage of Voting Shares in Bank Holding Company	4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of Companies and percentages of voting securities held)
Luther Drummond Chiefland, Florida USA	N/A	Chairman/President Director	Drummond Community Bank	N/A	60%	N/A	N/A
Gray Drummond Chiefland, Florida USA	N/A	Exec Vice President Director	Exec Vice President Director Drummond Community Bank	N/A	11%	N/A	N/A
			President/Director Bankers Title	N/A	N/A	N/A	N/A
William Cowart Trenton, Florida USA	N/A	Vice President/ Secretary/Director	Secretary Drummond Community Bank	N/A	N/A	N/A	N/A

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
		Full Service (Head Office)	1436071	DRUMMOND COMMUNITY BANK	1627 NORTH YOUNG BOULEVARD	CHIEFLAND	FL	32626	LEVY	UNITED STATES	45603	0	DRUMMOND COMMUNITY BANK	1436071
		Full Service	4116954	BELL OFFICE	1879 NORTH MAIN STREET	BELL	FL	32619	GILCHRIST	UNITED STATES	493787	8	DRUMMOND COMMUNITY BANK	1436071
		Full Service	283232	CEDAR KEY BRANCH	CORNER OF 2ND AND C STREET	CEDAR KEY	FL	32625	LEVY	UNITED STATES	7872	1	DRUMMOND COMMUNITY BANK	1436071
		Full Service	2228862	CROSS CITY BRANCH	200 SOUTH WEST CEDAR STREET	CROSS CITY	FL	32628	DIXIE	UNITED STATES	288990	4	DRUMMOND COMMUNITY BANK	1436071
		Full Service	3741014	MAYO BRANCH	130 NORTHEAST CLYDE AVENUE	MAYO	FL	32066	LAFAYETTE	UNITED STATES	470760	7	DRUMMOND COMMUNITY BANK	1436071
		Full Service	3741023	OLD TOWN BRANCH	NORTH HIGHWAY 19 AND 349	OLDTOWN	FL	32680	DIXIE	UNITED STATES	362087	6	DRUMMOND COMMUNITY BANK	1436071
		Full Service	3741032	TRENTON BRANCH	1502 EAST WADE STREET	TRENTON	FL	32693	GILCHRIST	UNITED STATES	359710	5	DRUMMOND COMMUNITY BANK	1436071