

Board of Governors of the Federal Reserve System



# Annual Report of 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)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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). (See page one of the general instructions for more detail of who must file.) 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 Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier 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 holding company's fiscal year-end):  
December 31, 2012

Month / Day / Year

I, W. Larkin Coker

Reporter's Name, Street, and Mailing Address  
First National Talladega Corporation

Name of the Holding Company Director and Official  
Chairman

Legal Title of Holding Company  
P O BOX 797

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has 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.

(Mailing Address of the Holding Company) Street / P.O. Box  
Talladega AL 35161

City State Zip Code  
120 E North Street, Talladega, AL 35160

Physical location (if different from mailing address)

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:  
Chad M. Thomas Interim CFO

Name Title  
256-761-2298  
Area Code / Phone Number / Extension  
256-362-3929  
Area Code / FAX Number  
cthomas@fnbtalladega.com

E-mail Address  
www.fnbtalladega.com

Signature of Holding Company Director and Official

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

Date of Signature

For 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 1135356  
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

**FIRST NATIONAL TALLADEGA CORPORATION**

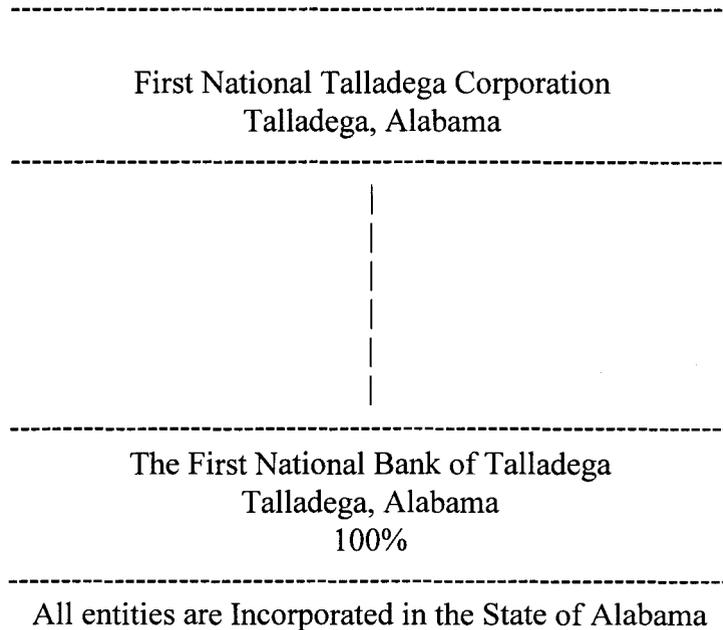
**P.O. DRAWER 797  
TALLADEGA, AL 35161  
(256) 362-2334  
Fiscal Year Ending December 31, 2012**

March 14, 2013

Federal Reserve Bank of Atlanta  
Attn: Financial Statistics and Structure Analysis Department  
2301 Defoor Hills Road, NW  
Atlanta, GA 30318

Report Item 1: Annual Reports to Shareholders -- The Bank holding company prepares an annual report for its shareholders. Two copies are enclosed.

Report Item 2a: Organization Chart



Footnote 1: The First National Talladega Corporation has only one subsidiary bank and was incorporated on July 17, 1985.

**Results:** A list of branches for your depository institution: FIRST NATIONAL BANK OF TALLADEGA, THE (ID\_RSSD: 257233). This depository institution is held by FIRST NATIONAL TALLADEGA CORPORATION (1135356) of TALLADEGA, AL. The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:  
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County
OK		Full Service (Head Office)	257233	FIRST NATIONAL BANK OF TALLADEGA, THE	120 EAST NORTH ST	TALLADEGA	AL	35160	TALLADEGA
OK		Full Service	256731	LINCOLN BRANCH	47743 U S HIGHWAY 78	LINCOLN	AL	35096	TALLADEGA
OK		Full Service	1216938	MUNFORD BRANCH	44388 AL HIGHWAY 21	MUNFORD	AL	36268	TALLADEGA

OK

n.

Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
UNITED STATES	1853	0	FIRST NATIONAL BANK OF TALLADEGA, THE	257233	
UNITED STATES	194487	1	FIRST NATIONAL BANK OF TALLADEGA, THE	257233	
UNITED STATES	194488	2	FIRST NATIONAL BANK OF TALLADEGA, THE	257233	

## Report Item 2b: Domestic Branch Listing

Verification of the domestic branch listing was e-mailed separately in an excel spreadsheet to [Structure1@atl.frb.org](mailto:Structure1@atl.frb.org) on March 13, 2013.

## Report Item 3: Securities Holders

- (1) A. Robert C. Weaver, Talladega, AL USA  
B. U.S.A.  
C. 41,320 shares -- 5.9% Common Capital

- A. William Larkin Coker, Talladega, AL USA  
B. U.S.A.  
C. 36,000 shares - 5.1% Common Capital

- (2) None

## Report Item 4: Insiders

1. (1) William Larkin Coker, Talladega, AL USA  
(2) Industrialist  
(3) a. Chairman / Director  
b. Chairman (The First National Bank of Talladega)  
c. President - Alabama Bag Co.  
(4) a. 5.1% Common Capital  
b. None  
c. Alabama Bag Co., -- 52% Common Capital
2. (1) James N. Montgomery, Jr., Talladega, AL USA  
(2) Lawyer  
(3) a. Director  
b. None  
c. None  
(4) a. 2.7% Common Capital  
b. None  
c. None
3. (1) Allen C. Jacobs, Jr., Talladega, AL USA  
(2) Merchant  
(3) a. Director

- b. Director (The First National Bank of Talladega)
    - c. President - Brannon's Inc.
  - (4)
    - a. .9% Common Capital
    - b. None
    - c. Brannon's Inc., -- 28% Common Capital
4. (1) E. Neal Rodgers, Talladega, AL USA
- (2) Merchant
- (3)
  - a. Director
  - b. Director (The First National Bank of Talladega)
  - c. President - Neal Rodgers Textile Dist., Inc.
- (4)
  - a. 1.2% Common Capital
  - b. None
  - c. Neal Rodgers Textile Dist., Inc. -- 100% Common Capital
7. (1) Julian M. King, Lincoln, AL USA
- (2) Circuit Judge
- (3)
  - a. Director
  - b. Director (The First National Bank of Talladega)
  - c. None
- (4)
  - a. 0.6% Common Capital
  - b. None
  - c. Tri B Associates, LLC - 25% Owner
8. (1) Tommy Spears, Talladega, AL USA
- (2) Pharmacist - Retired
- (3)
  - a. Director
  - b. Director (The First National Bank of Talladega)
  - c. None
- (4)
  - a. 0.8% Common Capital
  - b. None
  - c. None