

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

I, **Nathan Dale Hurst**
 Name of the Bank Holding Company Director and Official
EVP & COO
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
First Suncoast Trust Bancshares, Inc.
 Legal Title of Bank Holding Company
P. O. Box 27
 (Mailing Address of the Bank Holding Company) Street / P.O. Box
Atmore AL 36504
 City State Zip Code
111 South 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.

Person to whom questions about this report should be directed:
Nathan Dale Hurst **EVP & COO**
 Name Title
251-368-0408
 Area Code / Phone Number / Extension
251-368-3715
 Area Code / FAX Number
dalehurst@fnbandt.com
 E-mail Address
NA
 Address (URL) for the Bank Holding Company's web page

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.

Nathan Dale Hurst
 Signature of Bank Holding Company Director and Official
3/19/12
 Date of Signature

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

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 1141302

C.I. _____

TO: Statistical Reports Department
Federal Reserve Bank of Atlanta

DATE: March 19, 2012

FROM: Nathan Dale Hurst
First Suncoast Trust Bancshares, Inc.

RE: 2011 Annual Report of Bank Holding Companies -- FR Y-6

Report Item 1 - Included

Report Items 2a & 2b - Included

Report Item 3 - Included

1. Included
2. Included

Report Item 4 - Included

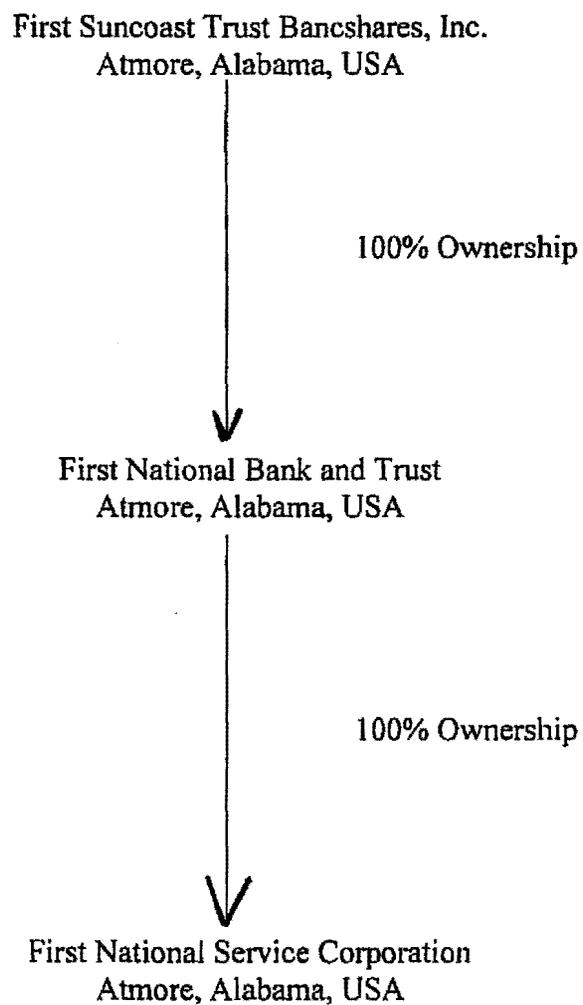
First Suncoast Trust Bancshares, Inc.

P. O. Drawer 27
Atmore, Alabama 36504

Item 2a

First Suncoast Trust Bancshares, Inc.

Organization Chart



Item 2b

No changes from previous year.

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*	Comments
Full Service (Head Office)	670430	FIRST NATIONAL BANK AND TRUST	111 SOUTH MAIN STREET	ATMORE	AL	="36502 "	ESCAMBIA	UNITED STATES	1813	0	FIRST NATIONAL BANK AND TRUST	670430	
Full Service	872131	LINDBERG BRANCH	104 LINDBERG AVENUE	ATMORE	AL	="36502 "	ESCAMBIA	UNITED STATES	194223	1	FIRST NATIONAL BANK AND TRUST	670430	
Full Service	1428076	NORTH MAIN STREET BRANCH	205 NORTH MAIN STREET	ATMORE	AL	="36502 "	ESCAMBIA	UNITED STATES	17314	2	FIRST NATIONAL BANK AND TRUST	670430	
Full Service	3603804	EXCEL BRANCH	67 HIGHWAY 136 EAST	EXCEL	AL	="36439 "	MONROE	UNITED STATES	464088	3	FIRST NATIONAL BANK AND TRUST	670430	

Item 3

First Suncoast Trust Bancshares, Inc.

5% (Or More) Stockholders

December 31, 2011

Item 3-1

<u>Name and Address</u> <u>Ownership %</u>	<u>Citizenship</u>	<u>Number of Shares</u>
Barbara B. Jones Revocable Living Trust 6.70% Pittsburgh, PA 15243-1393 USA	American	1,806.76
Lisa A. Swift 9.52% Orange Beach, AL 36561 USA	American	2,564.895
G. R. Swift, III 6.73% Atmore, AL 36504 USA	American	1,814.65

Item 3-2

Thomas B. Jones, Estate 7.85% Anchorage, Alaska 99501-3355 USA	American	2,115
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Item 4

**FIRST SUNCOAST TRUST BANCSHARES, INC.
DIRECTORS & OFFICERS**

Name & Address	Principal Occupation If Other Than With Bank Holding Co.	Title & Position With Bank Holding Co.	Title & Position With Subsidiaries	Title & Position With Other Businesses	% Voting Shares: Bank Holding Co.	% Voting Shares Subsidiaries	Names of Other Companies & % of Voting Securities Held
Robert W. Faircloth Atmore, AL 36502 USA	Restaurant Owner/Mgr.	Director	Director FNB Atmore	Sec./Treasurer R & R Restaurant	.46%	N/A	50% R & R Restaurant
G. R. Swift, III Atmore, AL 36502 USA	Timber	Director	Director FNB Atmore	Swift Lumber, Inc. President	6.73%	N/A	25% Owner of Swift Timber Limited, A Partnership That
Shepherd R. Marsh Atmore, AL 36502 USA	N/A	President and Director	President, CEO and Director FNB Atmore	N/A	.46%	N/A	N/A
Nathan Dale Hurst Atmore, AL 36502 USA	N/A	Secretary & Director	EVP, COO and Director FNB Atmore	N/A	.56%	N/A	N/A
Lisa A. Swift Orange Beach, AL 36561	Homemaker	Director	Director FNB Atmore	N/A	9.52%	N/A	N/A
Robert Hendrix Atmore, AL 36502 USA	Agriculture	Director	Director FNB Atmore	President Hendrix Tractor	.58%	N/A	27% Hendrix Tractor 600 Shares Issued, 162 Owned
John Garrard, Jr. Atmore, AL 36502	Retired	Director	Director FNB Atmore	N/A	.56%	N/A	N/A
James R. Jones Flomaton, AL 36441 USA	Banker	Director	Director FNB Atmore	President & CEO Escambia County Bank	.04%	N/A	Escambia County Bank 7.67%

**FIRST SUNCOAST TRUST BANCSHARES, INC.
DIRECTORS & OFFICERS**

Name & Address	Principal Occupation If Other Than With Bank Holding Co.	Title & Position With Bank Holding Co.	Title & Position With Subsidiaries	Title & Position With Other Businesses	% Voting Shares: Bank Holding Co.	% Voting Shares Subsidiaries	Names of Other Companies & % of Voting Securities Held
Thomas G. Moore, DVM Atmore, AL 36502 USA	Veterinarian	Board Chairman	Board Chairman FNB Atmore	Owner, Atmore Animal Hospital 100% Sole Proprietorship	.48%	N/A	N/A
H. William Wasden Atmore, AL 36502 USA	Attorney	Director	Director FNB Atmore	Partner Burr & Foreman, LLP	.79%	N/A	N/A
James W. Johnson Atmore, AL 36502 USA	Car Dealership	Director	Director FNB Atmore	Owner Johnson Ford	.74%	N/A	Johnson Ford 51% 11,569 Issued 5900 Shares Owned