

MAR 28 2012

Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

3387832

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, David Allen

Reporter's Name, Street, and Mailing Address

MoneyTree Corporation

Legal Title of Bank Holding Company

P.O. Box 306

(Mailing Address of the Bank Holding Company) Street / P.O. Box

Lenoir City TN 37771-0306

City State Zip Code

200 East Broadway, Lenoir City, TN

Physical location (if different from mailing address)

Name of the Bank Holding Company Director and Official

President and CEO

Title of the Bank Holding Company Director and Official

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:

Robert King Controller

Name Title

865-988-2145

Area Code / Phone Number / Extension

865-988-2148

Area Code / FAX Number

kingr@fnbtn.com

E-mail Address

fnbtn.com

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.

*David Allen*  
Signature of Bank Holding Company Director and Official

03-27-2012

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 \_\_\_\_\_  
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

**Form FR Y-6**

**MoneyTree Corporation  
Lenoir City, Tennessee  
Fiscal Year Ended December 31, 2011**

- 1 Cover Page - Signature
- 2 Report Item 1: Annual Report to Shareholders
- 3 Report Item 2a: Organization Chart
- 4 Report Item 2b: Domestic Branch Listing - Submitted via email on 02-09-2012
- 5 Report Item 3: Shareholders 5% or more
- 6 Report Item 4: Insiders

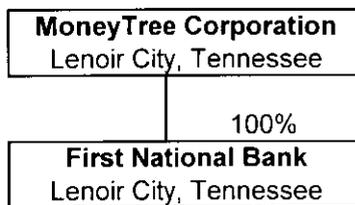
**Form FR Y-6**

**MoneyTree Corporation  
Lenoir City, Tennessee  
Fiscal Year Ended December 31, 2011**

Report Item

1: The Bank Holding Company prepares an annual report for its shareholders  
2 Copies are enclosed

2: Organizational Chart



Form FR Y-6

MoneyTree Corporation  
 Lenoir City, Tennessee  
 Fiscal Year Ended December 31, 2011

Report Item 3: Shareholders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 12-31-2011				Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ended 12/31/2011			
(1)(a) Name & Address (City, State/Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of each Class of Voting Securities		(2)(a) Name & Address (City, State/Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of each Class of Voting Securities	
✓ McMillin-Smith, DiAnne Atlanta, GA 30327	USA	62,547 Common Stock	7.67%	✓ Roberta Mashbern Lenoir City, TN 37771	USA	39,469 Common Stock	4.84%
✓ Samuel Ramsey Springfield, TN 37172	USA	86,709 Common Stock	10.63%				
✓ G. L. Hall Lenoir City, TN 37771	USA	85,115 Common Stock	10.43%				

## Form FR Y-6

**MoneyTree Corporation**  
**Lenoir City, Tennessee**  
**Fiscal Year Ended December 31, 2011**

**Report Item 4: Insiders**

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (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)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
✓ C. David Allen Lenoir City, TN	N/A	Pres/CEO/Dir	Pres/CEO/Dir First National Bank	N/A	1.58	None	None
✓ Beverly Atchley Knoxville, TN	N/A	N/A	Sr. VP First National Bank	N/A	0.10	None	None
✓ Sandra Chaffin Lenoir City TN	N/A	Secretary	VP First National Bank	N/A	0.02	None	None
✓ Mark Hackney Loudon, TN	N/A	Vice President	Sr. VP First National Bank	N/A	0.07	None	None
✓ G. L. Hall Lenoir City, TN	Retired	Director	Director First National Bank	N/A	10.43	None	None
✓ James W. Hamilton Lenoir City, TN	Retired	Director	Director First National Bank	N/A	1.95	None	None
✓ Joy Littleton Loudon, TN	N/A	Director	Director First National Bank	N/A	3.35	None	None

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MoneyTree Corporation  
 Lenoir City, Tennessee  
 Fiscal Year Ended December 31, 2011

Report Item 4: Insiders

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (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)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
DiAnne Y McMillin-Smith Atlanta, GA	Retail Consultant	Director	Director First National Bank	N/A	7.67	None	None
Avery Petty Lenoir City, TN	Real Estate Broker	Director	Director First National Bank	CFO Prism Development LLC	0.23	None	Prism Development LLC - 33%
James Purdy Loudon, TN	Transportation	Director	Director First National Bank	President Purdy Bros. Trucking Director Riverview Golf Corse Director Rivierview Dockominums	2.32	None	Loudon Co Trucking 50% Purdy Bros. Trucking 100%
Samuel Ramsey Springfield, TN	Management Consulting	Director	Director First National Bank	President The Ramsey Group Secretary Burdett's Tea Shop & Trading Company	10.63	None	The Ramsey Group 100% Burdett's Tea Shop 50%

Form FR Y-6

MoneyTree Corporation  
 Lenoir City, Tennessee  
 Fiscal Year Ended December 31, 2011

Report Item 4: Insiders

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (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)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
✓ Ted Wampler Lenoir City, TN	Retired	Chairman	Chairman First National Bank	Director Wampler's Farm Sausage Co. Trustee Edith Wampler Trust Owner Wampler Country Living Park	1.53	None	Wampler Country Living Park - 100%
✓ Lafayette Williams Knoxville, TN	Livestock	Director	Director First National Bank	Secretary - Treas Plateau Livestock Exchange	0.89	None	Plateau Livestock Exchange - 25%
Chris Schubert Knoxville, TN	Contractor	Director	Director First National Bank	Construction Superintendent Alex Schubert Construction, Inc	0.050	None	Longview Farms 50% partner Caribe Properties, LLC 50% member

**Results:** A list of branches for your BHC: MONEYTREE CORPORATION (3387832) of LENOIR CITY, TN.  
The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

**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)	198831	FIRST NATIONAL BANK	200 EAST BROADWAY	LENOIR CITY	TN	37771-291	LOUDON
OK		Full Service	3408719	OCOEE CROSSING BRANCH	137 OCOEE CROSSING NW	CLEVELAND	TN	37312	BRADLEY
OK		Full Service	3979330	MIDDLEBROOK PIKE OFFICE	9610 COUNTRYSIDE CENTER LANE	KNOXVILLE	TN	37931	KNOX
OK		Full Service	1402807	WEST KNOX BRANCH	10514 KINGSTON PIKE	KNOXVILLE	TN	37922	KNOX
OK		Full Service	76537	DIXIE LEE BRANCH	16239 HWY 70 EAST	LENOIR CITY	TN	37772	LOUDON
OK		Full Service	3423262	HIGHWAY 321 BRANCH	257 MEDICAL PARK DRIVE	LENOIR CITY	TN	37772	LOUDON
OK		Full Service	13831	LOUDON OFFICE	817 MULBERRY STREET	LOUDON	TN	37774	LOUDON
OK		Full Service	3192184	TELLICO VILLAGE BRANCH	290 VILLAGE SQUARE DRIVE	LOUDON	TN	37774	LOUDON
OK		Full Service	2813585	MARYVILLE OFFICE	1708 WEST BROADWAY AVENUE	MARYVILLE	TN	37801	BLOUNT

n.

Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
UNITED STATES	3290	0	FIRST NATIONAL BANK	198831	
UNITED STATES	448868	7	FIRST NATIONAL BANK	198831	
UNITED STATES	497267	10	FIRST NATIONAL BANK	198831	
UNITED STATES	205682	4	FIRST NATIONAL BANK	198831	
UNITED STATES	205679	1	FIRST NATIONAL BANK	198831	
UNITED STATES	453113	8	FIRST NATIONAL BANK	198831	
UNITED STATES	205681	3	FIRST NATIONAL BANK	198831	
UNITED STATES	419414	6	FIRST NATIONAL BANK	198831	
UNITED STATES	205683	5	FIRST NATIONAL BANK	198831	