

RECEIVED JAN 12 2012

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, C. Richard Moore Jr.  
Name of the Bank Holding Company Director and Official  
President, CEO  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
PSB Bancshares, Inc.  
Legal Title of Bank Holding Company  
620 2nd Ave. North  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
Clanton AL 35045  
City State Zip Code

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.

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:  
David A. McKinney CPA  
Name Title  
205-755-9019  
Area Code / Phone Number / Extension  
205-755-4276  
Area Code / FAX Number  
david.mckinney@clanton-cpa.com  
E-mail Address  
N/A  
Address (URL) for the Bank Holding Company's web page

C. Richard Moore Jr.  
Signature of Bank Holding Company Director and Official  
Date of Signature 1-9-12

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 1426906  
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

## For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>
<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>
<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>
<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Bank Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>

## REPORT ITEM # 1

1 Report Item - Not Applicable

## REPORT ITEM # 2

<p style="text-align: center;"><b>PSB BANCSHARES, INC.</b> CLANTON, ALABAMA</p>
---

100%

<p style="text-align: center;"><b>Peoples Southern Bank</b> CLANTON, ALABAMA</p>
--

## Item 2b: Domestic Branch Listing

POPULAR NAME	SOUTH OFFICE	THORSBY OFFICE
DATE OPENED	11/15/2000	03/22/2001
STREET ADDRESS	2040 7 <sup>TH</sup> ST. SOUTH	20688 HIGHWAY 31
CITY	CLANTON	THORSBY
COUNTY	CHILTON	CHILTON
STATE	ALABAMA	ALABAMA
COUNTRY	USA	USA
ZIP	35045	35171
BRANCH SERV TYPE	FULL	FULL

## REPORT ITEM # 3 - SHAREHOLDERS

(1)	<u>NAME &amp; ADDRESS</u>	<u>CITIZENSHIP</u>	<u>NUMBER OF SHARES AND PERCENTAGE OWNERSHIP</u>	
	C. Richard Moore, Jr. Clanton, Alabama US	U.S.	500	50%
	Jackson W. Moore Memphis, Tennessee US	U.S.	500	50%
(2)	Not Applicable			

## REPORT ITEM #4 - DIRECTORS AND OFFICERS

1. C. Richard Moore, Jr.  
Clanton, Alabama US
2. Banker
3. (a) President - PSB Bancshares, Inc.  
Director - PSB Bancshares, Inc.  
Chief Executive Officer - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank  
(c) Chairman - Peoples Southern Bank  
(d) President - Peoples Southern Bank  
(e) Chief Executive Officer - Peoples Southern Bank
4. (a) 500 Shares PSB Bancshares, constituting 50% of voting stock.  
(b) Not applicable  
(c) Not applicable
1. Jackson W. Moore  
Memphis, Tennessee US
2. Retired
3. (a) Chairman - PSB Bancshares, Inc.  
Director - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank
4. (a) 500 Shares PSB Bancshares constituting 50% of voting stock.  
(b) Not applicable  
(c) Not applicable
1. Josephine M. Hutchinson  
Marietta, GA US
2. None
3. (a) V. President - PSB Bancshares, Inc.  
(b) Director - PSB Bancshares, Inc.  
(c) Not Applicable
4. (a) Not Applicable  
(b) Not Applicable  
(c) Not Applicable

## REPORT ITEM #4 - DIRECTORS AND OFFICERS

1. Patricia H. Baker  
Clanton, Alabama US
2. Banker
3. (a) Secretary - PSB Bancshares, Inc.  
(b) Secretary & Cashier - Peoples Southern Bank  
(c) Not applicable
4. (a) Not applicable  
(b) Not applicable  
(c) Not applicable

1. Sally B. Moore  
Clanton, Alabama US
2. None
3. (a) Director - PSB Bancshares, Inc.  
(b) Not applicable  
(c) Not applicable
4. (a) Not applicable  
(b) Not applicable  
(c) Not applicable

1. Jackson W. Moore Jr.  
Memphis, Tennessee US
2. Retail Furniture
3. (a) Director - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank

1. Charles R. Moore III  
Birmingham, Alabama US
2. Attorney
3. (a) Director - PSB Bancshares, Inc.  
(b) Director - Peoples Southern Bank