

Revised 4-22-13

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

Reporter's Name, Street, and Mailing Address  
**PSB Bancshares, Inc**  
Legal Title of Holding Company  
P O Box 269  
(Mailing Address of the Holding Company) Street / P.O. Box  
Clanton AL 35046  
City State Zip Code  
620 Second Ave North  
Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:  
David McKinney CPA  
Name Title  
205-755-9019  
Area Code / Phone Number / Extension  
205-755-4276  
Area Code / FAX Number  
dam@mnipc.com  
E-mail 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.

*C. Richard Moore Jr.*  
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

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 Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

## For Use By Tiered Holding Companies

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

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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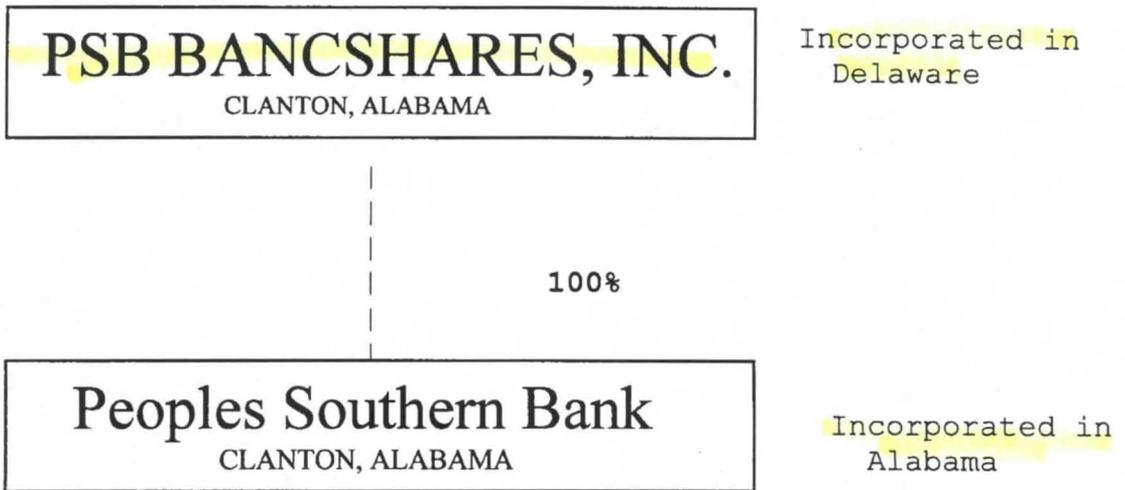
Physical location (if different from mailing address)

Revised 4-22-13

REPORT ITEM # 1

1 Report Item - Not Applicable

REPORT ITEM # 2



## Item 2b: Domestic Branch Listing

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FEDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	601733	Peoples Southern Bank	62 Second Avenue North	Clanton	AL	35045	Chilton	United States	536	0	Peoples Southern Bank	601733	
ok		Full Service	1837717	South Office	2040 7th Street South	Clanton	AL	35045	Chilton	United States	186256	2	Peoples Southern Bank	601733	
ok		Full Service	3024070	Thorsby Office	20688 U.S. Highway 31	Thorsby	AL	35171	Chilton	United States	360096	3	Peoples Southern Bank	601733	

## REPORT ITEM # 3 - SHAREHOLDERS

## NUMBER OF SHARES

(1)	<u>NAME &amp; ADDRESS</u>	<u>NUMBER OF CITIZENSHIP</u>	<u>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