



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):  
**January 09, 2012**  
Month / Day / Year

I, Becky Snyder  
Name of the Bank Holding Company Director and Official  
Harvey Gaston, CEO  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
Peoples Exchange Bancshares, Inc  
Legal Title of Bank Holding Company  
PO Box 865  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
Monroeville AL 36461  
City State Zip Code  
2013 Highway 21 Bypass, Monroeville, AL 36460  
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.

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:  
Becky Snyder Chairman  
Name Title  
251-5754555  
Area Code / Phone Number / Extension  
251-5757609  
Area Code / FAX Number  
beckysnyder@pebmc.com  
E-mail Address  
pebmc.com  
Address (URL) for the Bank Holding Company's web page

Signature of Bank Holding Company Director and Official

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

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RSSD ID 1138870  
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

FRY-6 2011 PEOPLES EXCHANGE BANCSHARES, INC  
Line # 2a Organization Chart  
Fiscal Year Ending December 31, 2011

Peoples Exchange Bancshares, Inc. own 100% of Peoples Exchange Bank of Monroe County.

Peoples Exchange Bancshares, Inc. owns no other stock, nor conducts any other business.

PEOPLES EXCHANGE BANCSHARES, INC  
PO BOX 865  
MONROEVILLE, AL 36461

PEOPLES EXCHANGE BANK OF MONROE COUNTY  
PO BOX 865  
MONROEVILLE, AL 36461

Peoples Exchange Bancshares, Inc. does not file with the SEC and did not have any insider trading.

FRY-6 2011  
Item # 2b Branch List

PEOPLES EXCHANGE BANSHARES, INC  
December 31, 2011

Peoples Exchange Bancshares, Inc  
2013 HWY 21 Bypass  
Monroeville, AL 36460

Peoples Exchange Bank of Monroe County      Main Office  
2013 HWY 21 Bypass  
Monroeville, AL 36460

Peoples Exchange Bank of Monroe County      Branch  
1112 Main Street  
Beatrice, AL 36425

FRY-6 2011  
Item # 3 Securities Holders

PEOPLES EXCHANGE BANCSHARES, INC  
5% SHAREHOLDER LIST  
Fiscal Year Ending December 31, 2011

<u>NAME &amp; ADDRESS</u>	<u>Country of Citizenship</u>	<u>Number of Shares</u>	<u>Percentage of Ownership</u>
Thomas A Black, III Beatrice, AL	USA	2699	21
Jim & Doris Durdan Trust Menomonee Falls, WI	USA	1299	9.99
Claudia B Smith Beatrice, AL	USA	2679	21
Kenneth M Smith Beatrice, AL	USA	52	.4
Rebecca B Snyder Monroeville, AL	USA	2699	21

FRY-6 2011  
 Item # 4: Insiders

PEOPLES EXCHANGE BANCSHARES, INC  
 Fiscal Year Ending December 31, 2011

Name & Address	Principal Occupation	Title & Position Holding Co	Title & Position Subsidiaries	Title & Position Other Bus.	Percentage of Voting Shares in Bank Hold. Co	Percentage of Voting Shares in Subsidiaries	Other Companies
Thomas A Black, III Beatrice, AL USA	Banker	V Pres Director	V Pres Director	None	21%	21%	None
Harvey J Gaston, Jr. Frisco City, AL USA	Banker	CEO Director	CEO Director	None	None	None	None
Kevin Norris Monroeville, AL USA	Banker	President	President	None	None	None	None
Bill Rogers Franklin, AL USA	Banker	None	V Pres	None	None	None	None
Claudia B Smith Beatrice, AL USA	Retired	None	None	None	21%	21%	None
Kenneth M Smith Beatrice, AL USA	Banker	Director	Director	None	.4%	.4%	None
Rebecca B Snyder Monroeville, AL USA	Banker	Chairman	Chairman	None	21%	21%	None
Claire B Stallworth	Timber	Director	Director	None	4.85%	4.85%	None

*Handwritten mark*

Revised  
3-15-12 

FRY-6 2011  
Item # 4: Insiders

PEOPLES EXCHANGE BANCSHARES, INC  
Fiscal Year Ending December 31, 2011

Name & Address	Principal Occupation	Title & Position Holding Co	Title & Position Subsidiaries	Title & Position Other Bus.	Percentage of Voting Shares in Bank Hold. Co	Percentage of Voting Shares in Subsidiaries	Other Companies
Thomas A Black, III Beatrice, AL USA	Banker	V Pres Director	V Pres Director	None	21%	21%	None
Harvey J Gaston, Jr. Frisco City, AL USA	Banker	CEO Director	CEO Director	None	None	None	None
Kevin Norris Monroeville, AL USA	Banker	President	President	None	None	None	None
Bill Rogers Franklin, AL USA	Banker	None	V Pres	None	None	None	None
Claudia B Smith Beatrice, AL USA	Retired	None	None	None	21%	21%	None
Kenneth M Smith Beatrice, AL USA	Banker	Director	Director	None	.4%	.4%	None
Rebecca B Snyder Monroeville, AL USA	Banker	Chairman	Chairman	None	21%	21%	None
Claire B Stallworth Beatrice, AL USA	Timber	Director	Director	None	4.85%	4.85%	None