

Phenix-Girard Bancshares, Inc. FR Y-6

1.	Phenix-Girard Bancshares does not prepare an annual report for its stockholders		
2a	<p>All entities are incorporated in Alabama</p> <div style="border: 1px solid black; padding: 5px; text-align: center; margin: 10px auto; width: 80%;"> Phenix-Girard Bancshares, Inc. Phenix City, Al </div> <div style="text-align: center; margin: 5px auto; width: 10%;"> </div> <div style="border: 1px solid black; padding: 5px; text-align: center; margin: 10px auto; width: 80%;"> 100% Phenix-Girard Bank Phenix City, Al </div>		
2b.	The branch listing at http://structurelists.federalreserve.gov is correct		
3.1.a	John M Dudley, Sr Irrevocable Family Trust Phenix City, Al 36868		
3.1.b	United States Corporation		
3.1.c	215,992 shares of Phenix-Girard Bancshares Common Stock is owned by the John M Dudley Sr Irrevocable Family Trust which represents 99.99% of outstanding common stock		
3.2.a	None		
3.2.b	N/A		
3.2.c	N/A		
4.1	1. John M Dudley Phenix City, AL 36867 USA	1. Menza Dudley Phenix City, Al 36867	1. John M Dudley, Sr Irrevocable Family Trust Phenix City, Al
4.2	Lumberman, Phenix Lumber Company	Phenix-Girard Bank / Bancshares	Trust
4.3.a	President, Treasurer, Director Phenix-Girard Bancshares,.	Vice President, Secretary, Director Phenix-Girard Bancshares	Shareholder
4.3.b	CEO, Director Phenix-Girard Bank	President, Director Phenix-Girard Bank	None
4.3.c	Phenix Lumber – Sole Proprietorship	Girard Partners Management, Inc - President Crawford Partners Management Inc – President MDLD, LLC - Member	None
4.4.a	2 shares of Phenix-Girard Bancshares Common Stock is owned by John M Dudley which represents less than 1% of outstanding common stock	2 shares of Phenix-Girard Bancshares Common Stock is owned by Menza Dudley	215,992 of Phenix-Girard Bancshares Common Stock is owned by John M Dudley

Results: A list of branches for your depository institution: PHENIX-GIRARD BANK (ID_RSSD: 432432).
 This depository institution is held by PHENIX-GIRARD BANCSHARES, INC. (2013246) of PHENIX CITY, AL.
 The data are as of 12/31/2012. Data reflects information that was received and processed through 04/10/2013.

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	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
		Full Service (Head Office)	432432	PHENIX-GIRARD BANK	801 13TH STREET	PHENIX CITY	AL	36867	RUSSELL	UNITED STATES	23	0	PHENIX-GIRARD BANK	432432	
		Full Service	2814461	HIGHWAY 280/431 BRANCH	3650 HWY 280/431	PHENIX CITY	AL	36767	RUSSELL	UNITED STATES	180899	4	PHENIX-GIRARD BANK	432432	
		Full Service	1191736	STADIUM PLAZA BRANCH	1803 STADIUM DRIVE	PHENIX CITY	AL	36867	RUSSELL	UNITED STATES	180898	3	PHENIX-GIRARD BANK	432432	
		Full Service	3709126	SMITH'S STATION BRANCH	2841 LEE ROAD 430	SMITHS STATION	AL	36877	LEE	UNITED STATES	419878	5	PHENIX-GIRARD BANK	432432	

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		which represents less than 1% of outstanding common stock	Sr Irrevocable Family Trust which represents 99.9% of outstanding
4.4.b	None	None	None
4.4.c	Phenix Lumber Company (100%)	Girard Partners, LP (49%) Crawford Partners LP (100%)	None

Signed:

J. Menza Dudley
Vice President Phenix-Girard Bancshares, Inc.