

Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

1493560

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, John C. Helmken II

Name of the Bank Holding Company Director and Official

Director, President & CEO

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

The Savannah Bancorp, Inc.

Legal Title of Bank Holding Company

P. O. Box 188

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

Savannah GA 31402-0188

City State Zip Code

25 Bull Street, Savannah, GA 31401

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.

Person to whom questions about this report should be directed:

Cindy Rochefort VP & Controller

Name Title

912-629-6524

Area Code / Phone Number / Extension

912-629-6490

Area Code / FAX Number

cindy.rochefort@savb.com

E-mail Address

www.savb.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.

Signature of Bank Holding Company Director and Official

Date of Signature

3/20/12

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 _____
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.

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

The Savannah Bancorp, Inc.

FR-Y6 Responses

Item 2b. Branch Closures

None

Item 3 - Shareholders

1a) Wellington Management
280 Congress Street
Boston, MA 02210

1b) United States.

1c) 665,464 shares, 9.24 percentage of total voting shares.

2a) Wellington Management
280 Congress Street
Boston, MA 02210

2b) United States.

2c) Various during the year.

The Savannah Bancorp, Inc.

Organization Chart
December 31, 2011

(Bank Holding Company)
**The Savannah Bancorp,
Inc.**
Savannah, GA

(100% owned subsidiary)
THE SAVANNAH BANK,
National Association
Savannah, GA

(100% owned subsidiary)
BRYAN BANK & TRUST
Richmond Hill, GA
(acquired 12/15/98)

(100% owned subsidiary)
MINIS & CO., INC.
Savannah, GA
(acquired 9/1/07)

(100% owned subsidiary)
**SAVB HOLDINGS,
LLC**
Problem Asset
Savannah, GA
(formed 9/30/08)

Unconsolidated
Subsidiaries
SAVB Properties, LLC
Savannah, GA
(owns 50% interest in
headquarters real
estate)

(100% owned subsidiary)
SAVB Capital Trust I
Trust Preferred SPE
Savannah, GA

(100% owned subsidiary)
SAVB Capital Trust II
Trust Preferred SPE
Savannah, GA

Results: A list of branches for your BHC: SAVANNAH BANCORP, INC., THE (1493560) of SAVANNAH, GA.
The data are as of 06/30/2012. Data reflects information that was received and processed through 07/05/2012.

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	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
		Full Service (Head Office)	1421040	BRYAN BANK & TRUST	9971 FORD AVE	RICHMOND HILL	GA	31324	BRYAN	UNITED STATES	45610	0	BRYAN BANK & TRUST	1421040	
		Full Service	4132187	ST. SIMONS BRANCH	400 MAIN STREET, COTTAGE 1	ST. SIMONS ISLAND	GA	31522	GLYNN	UNITED STATES	Not Required	Not Required	BRYAN BANK & TRUST	1421040	
		Full Service (Head Office)	1466489	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	25 BULL STREET	SAVANNAH	GA	31401	CHATHAM	UNITED STATES	46354	0	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	2377612	WEST CHATHAM OFFICE	100 CHATHAM PARKWAY	GARDEN CITY	GA	31408	CHATHAM	UNITED STATES	289239	3	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	2621089	ISLANDS OFFICE	4741 HWY 80 EAST, WHITMARSH ISLAND	SAVANNAH	GA	31410	CHATHAM	UNITED STATES	289240	4	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	1992689	MALL BOULEVARD OFFICE	400 MALL BLVD	SAVANNAH	GA	31406	CHATHAM	UNITED STATES	289237	1	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	2743280	MEDICAL ARTS OFFICE	4809 WATERS AVE	SAVANNAH	GA	31405	CHATHAM	UNITED STATES	289241	5	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	3482924	SKIDWAY ISLAND BRANCH	50 MEETING STREET	SAVANNAH	GA	31411	CHATHAM	UNITED STATES	466261	6	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	3639933	TYBEE ISLAND BRANCH	802 1ST STREET, SUITE A	TYBEE ISLAND	GA	31328	CHATHAM	UNITED STATES	466284	12	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	
		Full Service	3369034	WILLIAM HILTON BRANCH	852 WILLIAM HILTON PARKWAY	HILTON HEAD	SC	29928	BEAUFORT	UNITED STATES	440486	7	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	1466489	

**The Savannah Bancorp, Inc.
Holding Company Officers and Directors
December 31, 2011**

Item 4 - Directors and Officers

(4b) - None

(1) Name and Address	(2 & 3c) Principal Occupation (Position, and organization description)	(3a) Position with the Holding Company	(3b) Connection with any Subsidiary	(4a) Number of BHC shares owned beneficially	(4c) Name of Other Businesses with 25 % Ownership	(4c) Shares Owned Percent of Total
J. Wiley Ellis Savannah, GA 31412	Partner, Ellis, Painter Ratteree & Adams LLP (law firm)	Chairman of the Board Director	Chairman and Director of The Savannah Bank, N.A. Director of Bryan Bank & Trust & Minis & Co., Inc.	66,728	Wantoot Enterprises, I.I.C Wantoot Investments, LLC Wantoot, Inc.	100% 100% 100%
Holden Hayes Savannah, GA 31402	President The Savannah Bank, N.A.	Senior Vice President	President The Savannah Bank, N.A.	6,924	N/A	N/A
Michael W Harden Jr Savannah, GA 31402	CFO The Savannah Bancorp, Inc.	Chief Financial Officer	CFO The Savannah Bank, N.A.	3,459	N/A	N/A
R. Stephen Stramm Savannah, GA 31402	Executive Vice Pres. The Savannah Bank, N.A.	Executive Vice Pres.	Executive Vice Pres. The Savannah Bank, N.A.	36,459	N/A	N/A
Jerry O'Dell Keith Richmond Hill, GA 31324	President & CEO Bryan Bank & Trust	Senior Vice President Director	President , CEO & Director Bryan Bank & Trust	18,476	N/A	N/A
John C. Helmken II Savannah, GA 31402	President & CEO The Savannah Bancorp, Inc.	President & CEO Director	CEO & Director The Savannah Bank, N.A. Director of Bryan Bank & Trust & Minis & Co., Inc.	69,260	N/A	N/A
J. Curtis Lewis III Savannah, GA 31412	President Lewis Broadcasting Corp.	Secretary Director	Secretary Director The Savannah Bank, N.A.	164,311	Partner, Hunter & Lewis LLP J. Curtis Lewis III Pension Plan & Trust	50% 95%

The Savannah Bancorp, Inc.
Holding Company Officers and Directors
December 31, 2011

Item 4 - Directors and Officers

(4b) - None

(1) Name and Address	(2 & 3c) Principal Occupation (Position, and organization description)	(3a) Position with the Holding Company	(3b) Connection with any Subsidiary	(4a) Number of BHC shares owned beneficially	(4c) Name of Other Businesses with 25 % Ownership	(4c) Shares Owned Percent of Total
Russell W. Carpenter Savannah, GA 31402	CEO (Retired) Minis & Co., Inc. (Investment advisory firm)	Director	Director The Savannah Bank, N.A. Minis & Co., Inc.	71,179	N/A	N/A
Clifford H. Dales Savannah, GA 31401	Partner Colliers International- of Savannah, LLC (Real estate company)	Director	Director The Savannah Bank, N.A.	14,529	ND Liberty, LLC NDS Warehousing LLC NDSA Export, LLC NDSS Westside, LLC Neely Dales, LLC Colliers Neely Dales, LLC	50% 50% 25% 30% 45% 41%
Robert H. Demere, Jr. Savannah, GA 31402	President Colonial Oil Group, Inc. (petroleum marketing)	Vice Chairman Director	Director The Savannah Bank, N.A.	130,125	The Colonial Group	49%
Berryman W. Edwards, Jr. Bluffton, SC 29910	President (Retired) The Greenery Inc. (landscaping company)	Director	Director The Savannah Bank, N.A.	18,545	The Greenery of Charleston LLC Edwards Land Holding, LLC	55% 100%
L. Carlton Gill Richmond Hill, GA 31324	Retired S.A. Allen, Inc. (timber, forestry)	Director	Director Bryan Bank & Trust	115,331	N/A	N/A
Francis A Brown Savannah, GA 31415	VP- Finance Colonial Group, Inc	Director	Director The Savannah Bank, N.A.	19,375	N/A	N/A
Aaron M. Levy Savannah, GA 31401	Retired Levy Jewelers, Inc. (retail jewelry stores)	Director	Director The Savannah Bank, N.A.	76,631	N/A	N/A
M. Lane Morrison Savannah, GA 31412	Partner (Retired) Hunter, Maclean, Exley & Dunn, P.C. (law firm)	Director	Director The Savannah Bank, N.A.	84,213	N/A	N/A

The Savannah Bancorp, Inc.
Holding Company Officers and Directors
December 31, 2011

Item 4 - Directors and Officers

(4b) - None

(1) Name and Address	(2 & 3c) Principal Occupation (Position, and organization description)	(3a) Position with the Holding Company	(3b) Connection with any Subsidiary	(4a) Number of BHC shares owned beneficially	(4c) Name of Other Businesses with 25 % Ownership	(4c) Shares Owned Percent of Total
J. Toby Roberts, Sr. Richmond Hill, GA 31324	President Roberts Truck Center, Inc. (Mack truck dealer)	Director	Director Bryan Bank & Trust	103,505	Roberts Truck Center, Inc. WRPH (Partnership) H & R Real Estate Properties T & D Water Works Inc. Roberts Truck & Skrine Farm Properties Roberts Ford Trucks, Inc Caribbean Village Partnership Goshen Apartments Partnership Port Royal Properties Ideal Lease of Savannah, Inc. Roberts Real Estate, Inc. Fancy Hall Investors HRH Partnership Harris Oak Investments, LLC Ogeechee River Investors, LLC Fort McAllister Investments, LLC Richmond Hill Plantation City Oaks Properties LLC Roberts Shooting Preserve LLC Ford Avenue Properties LLC Sterling Links Golf Club Inc	100% 50% 25% 50% 50% 100% 50% 50% 25% 100% 100% 51% 33% 33% 25% 100% 25% 100% 100% 50% 100%
James W. Royal, Sr. Richmond Hill, GA 31324	President Royal Brothers, Inc. (True Value Hardware Stores)	Director	Secretary Director Bryan Bank & Trust	90,552	Royal Brothers Construction LLC Royal Alarms, Inc. Royal Brothers Inc. H&R Properties (Partnership)	25% 33% 50% 50%
Robert T. Thompson, Jr. Tybee Island, GA 31328	Retired CSX Railroad	Director	Director Bryan Bank & Trust	86,101	N/A	N/A

Results: A list of branches for your depository institution: SAVANNAH BANK, NATIONAL ASSOCIATION, THE (ID_RSSD: 1466489).

This depository institution is held by SAVANNAH BANCORP, INC., THE (1493560) of SAVANNAH, GA.

The data are as of 03/31/2012. Data reflects information that was received and processed through 04/04/2012.

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**

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.

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Note:

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* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code
	Full Service (Head Office)	1466489	SAVANNAH BANK, NATIONAL ASSOCIATION, THE	25 BULL STREET	SAVANNAH	GA	31401
	Full Service	2377612	WEST CHATHAM OFFICE	100 CHATHAM PARKWAY	GARDEN CITY	GA	31408
	Full Service	2621089	ISLANDS OFFICE	4741 HWY 80 EAST, WHITMARSH ISLAND	SAVANNAH	GA	31410

	Full Service	1992689	MALL BOULEVARD OFFICE	400 MALL BLVD	SAVANNAH	GA	31406
	Full Service	2743280	MEDICAL ARTS OFFICE	4809 WATERS AVE	SAVANNAH	GA	31405
	Full Service	3482924	SKIDWAY ISLAND BRANCH	50 MEETING STREET	SAVANNAH	GA	31411
	Full Service	3639933	TYBEE ISLAND BRANCH	802 1ST STREET, SUITE A	TYBEE ISLAND	GA	31328
	Full Service	3369034	WILLIAM HILTON BRANCH	852 WILLIAM HILTON PARKWAY	HILTON HEAD	SC	29928

Results: A list of branches for your depository institution: BRYAN BANK & TRUST (ID_RSSD: 1421040). This depository institution is held by SAVANNAH BANCORP, INC., THE (1493560) of SAVANNAH, GA. The data are as of 03/31/2012. Data reflects information that was received and processed through 04/04/2012.

Reconciliation and Verification Steps

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2. If required, enter the date in the **Effective Date** column.

Actions

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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

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**

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Data Action	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County
	Full Service (Head Office)	1421040	BRYAN BANK & TRUST	9971 FORD AVE	RICHMOND HILL	GA	31324	BRYAN
	Full Service	4132187	ST. SIMONS BRANCH	400 MAIN STREET, COTTAGE 1	ST. SIMONS ISLAND	GA	31522	GLYNN