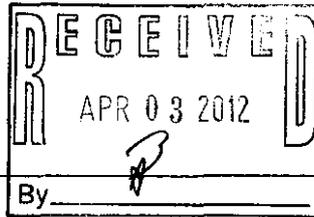


Board of Governors of the Federal Reserve System



# 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):  
12/31/2011  
Month / Day / Year

I, Sue Hurley, President  
Name of the Bank Holding Company Director and Official  
Sue Hurley  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
Summerville/Trion Bancshares, Inc.  
Legal Title of Bank Holding Company  
P. O. Box 530  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
Summerville, GA 38747  
City State Zip Code  
10144 Commerce Street  
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:  
Charles H. Sherer, Jr., CPA  
Name Title  
205-326-0402  
Area Code / Phone Number / Extension  
205-326-3384  
Area Code / FAX Number  
csherer@msdudley.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.

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

For Federal Reserve Bank Use Only  
RSSD ID 1133754  
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

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.



RSSD Tiering for:  
 SUMMERVILLE/TRION BANCSHARES, INC.  
 Structure as of 20111216 and going downward

Seq Num	ID	RSSD	Legal Name	AddL	City	State/ Country	Dist FR	Ent Type	Actv Code	Basis of Relatnshp	PCT
0001	1133754		SUMMERVILLE/TRION BANCSHARES, INC.		SUMMERVILLE	GEORGIA	6	BHC	551111		
0002	563934		SOUTHEAST FIRST NATIONAL BANK		SUMMERVILLE	GEORGIA	6	NAT	52211	Vtg Eqty	100

**Total Number of Entities in the tree**                    **2**

**Total Number of Unique Entities in the tree**           **2**

**Tier Selection Criteria**

RSSD Tiering for	1133754 SUMMERVILLE/TRION BANCSHARES, INC.
As of Date	20111216
Direction	Down
Selection Rule	All Entities
Branches - Domestic Institutions	No Branches
Branches - Foreign Institutions	No Branches

**Explanatory Notes**

<b>Entity Type</b>	<b>Description</b>
BHC	BANK HOLDING COMPANY
NAT	NATIONAL BANK
<b>Primary Activity Code</b>	<b>Description</b>
52211	COMMERCIAL BANKING
551111	OFFICES OF BANK HOLDING COMPANIES
<b>Basis of Relationship</b>	<b>Description</b>
Vtg Eqty	Voting Equity

Two asterisks (\*\*) next to the Seq Num indicates that confidentiality is pending or granted.  
 An asterisk (\*) next to the Addl Line Num denotes the Seq Num at which the offspring of this entity are listed.  
 A dot dot dot notation (...) next to Legal Name denotes a circular relationship.

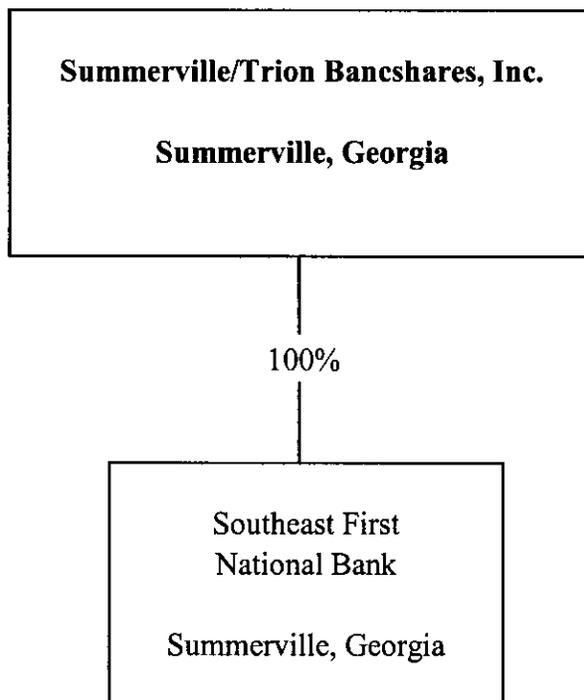
**Form FR Y-6**

**Summerville/Trion Bancshares, Inc.  
Summerville, Georgia  
Fiscal Year Ending December 31, 2011**

Report Item

1: The BHC does not prepare an annual report for its shareholders.

2a: Organizational Chart



2b: Submitted via email on 3/26/2012.

**Results:** A list of branches for your depository institution: **SOUTHEAST FIRST NATIONAL BANK (ID\_RSSD: 563934)**.  
 This depository institution is held by **SUMMERVILLE/TRION BANCSHARES, INC. (1133754)** of **SUMMERVILLE, GA**.  
 The data are as of **12/31/2011**. 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)	563934	SOUTHEAST FIRST NATIONAL BANK	10144 COMMERCE STREET	SUMMERVILLE	GA	30747	CHATTOOGA	UNITED STATES	13612	0	SOUTHEAST FIRST NATIONAL BANK	563934	
		Full Service	3691016	HUTCHISON BOULEVARD BRANCH	12720 HUTCHISON BOULEVARD	PANAMA CITY	FL	32407	BAY	UNITED STATES	472071	5	SOUTHEAST FIRST NATIONAL BANK	563934	
		Full Service	100937	SUMMERVILLE OFFICE	NORTH COMMERCE STREET	SUMMERVILLE	GA	30747	CHATTOOGA	UNITED STATES	Not Required	Not Required	SOUTHEAST FIRST NATIONAL BANK	563934	
		Full Service	1156995	TRION BRANCH	240 CENTRAL AVENUE	TRION	GA	30753	CHATTOOGA	UNITED STATES	249576	2	SOUTHEAST FIRST NATIONAL BANK	563934	

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December 31, 2011

**Report Item 3: Shareholders**

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-11			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-11		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & % of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & % of Each Class of Voting Securities
T. Fay Hurley Summerville, GA	USA	20,066 sh. -- 32.30% Common stock	None	None	None
L. Sue Hurley Summerville, GA	USA	21,052 sh. -- 33.89% Common stock			

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**Report Item 4: Directors & Officers**

(1) (2) (3)(a)(b)(c) & (4)(a)(b)(c)

(1) Names & Address	(2) Principal occupation if other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Bank	(3)(c) Title & Position with other businesses (include name of other businesses)	(4)(a) % of voting shares in Bank Holding Co.	(4)(b) % of voting shares in Bank	(4)(c) List names of other companies includes partnerships if 25% or more of voting securities are held (list companies & % of voting securities held)
William B. Hurley Rome, GA	N/A	Director	CEO & Director	Director - Hurley Foods	4.62%	N/A	N/A
J. Hoyt Williams Trion, GA	Retired merchant	Director	Director	N/A	0.32%	N/A	N/A
Edward Hurley Summerville, GA	Attorney	Director	Director	Director - Hurley Foods	4.61%	N/A	N/A
T. Fay Hurley Summerville, GA	N/A	Chairman, secretary & director	Chairman	Dir. & Pres. - Hurley Food	32.30%	N/A	N/A
Cynthia S. Hurley-Bowman Summerville, GA	N/A	Director	EVP & Director	Director - Hurley Foods	4.71%	N/A	N/A
L. Sue Hurley Summerville, GA	N/A	President & Director	President & Director	Dir. & sec. - Hurley Foods	33.89%	N/A	Hurley Foods - 50%
W. Eddy Ellenbury Summerville, GA	Retired Banker	N/A	Director	N/A	0.01%	N/A	N/A
Bobby Lee Cook Summerville, GA	Attorney	N/A	Director	Owner Cook & Connelly	0.03%	N/A	Cook & Connelly - 100%