



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):
December 31, 2011
 Month / Day / Year

I, Marcus Y. Holland
 Name of the Bank Holding Company Director and Official
EVP/ CFO
 Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Southern National Banks, Inc.
 Legal Title of Bank Holding Company
29 Eglin Parkway
 (Mailing Address of the Bank Holding Company) Street / P.O. Box
Fort Walton Beach FL 32548
 City State Zip Code

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.

Physical location (if different from mailing 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.

Person to whom questions about this report should be directed:
Marklyn E Wade VP Finance & Controller
 Name Title
850-796-2000 2348
 Area Code / Phone Number / Extension
850-796-2008
 Area Code / FAX Number
marklynw@fnbt.com
 E-mail Address
www.FNBT.com
 Address (URL) for the Bank Holding Company's web page

[Signature]
 Signature of Bank Holding Company Director and Official
02/14/2012
 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 1129823
 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

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

City State Zip Code

Physical location (if different from mailing address)

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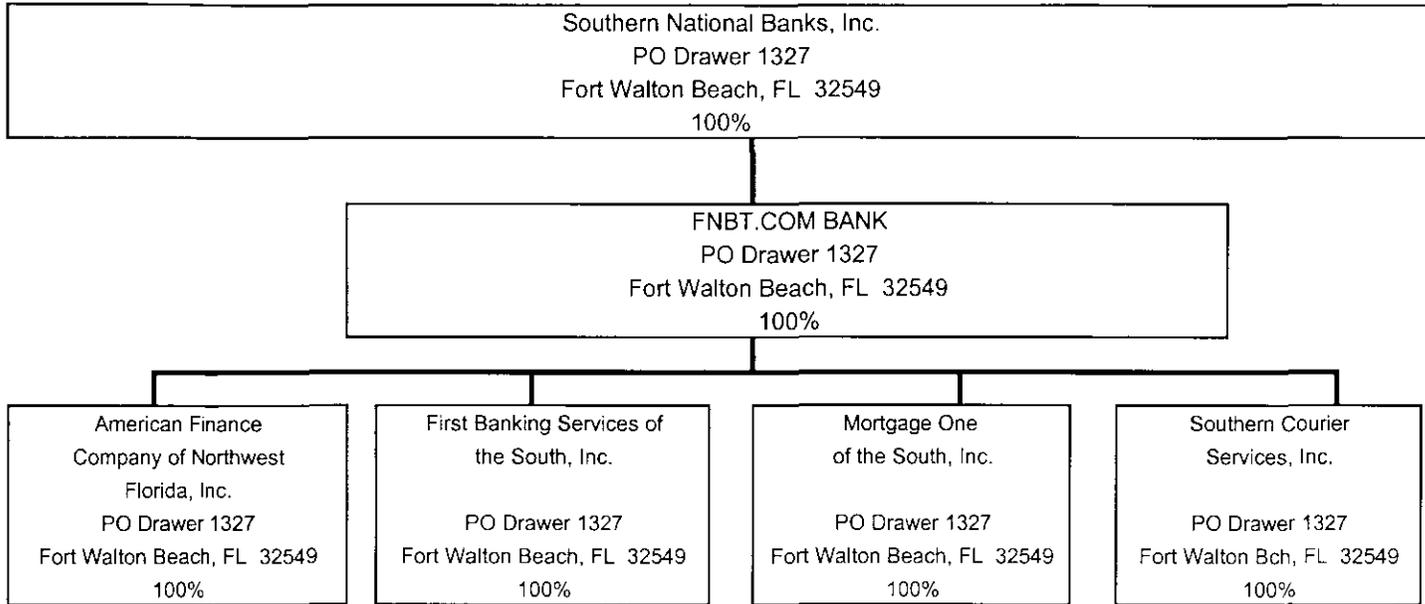
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

Southern National Banks, Inc. 0001129823
Fort Walton Beach, FL 32549-1327
Fiscal Year Ending December 31, 2011

2a Organizational Chart:



2b Domestic Branch Listing

Results: A list of branches for your depository institution: FNBT.COM BANK (ID_RSSD: 697231)
 This depository institution is held by SOUTHERN NATIONAL BANKS, INC. (1129823) of FORT WALTON BEACH, FL.
 The data is as of 12/31/2011

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.

See the detailed instructions on this site for more information. When you are finished, send a saved copy to your FRB contact.

* 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
OK		Full Service (Head Office)	697231	FNBT.COM BANK	29 NORTH EGLIN PARKWAY	FORT WALTON BEACH	FL	32549	OKALOOSA	UNITED STATES	11552	0	FNBT.COM BANK	697231	
OK		Full Service	698836	CRESTVIEW BRANCH	885 SOUTH FERDON ROAD	CRESTVIEW	FL	32536	OKALOOSA	UNITED STATES	242259	5	FNBT.COM BANK	697231	
OK		Full Service	3725238	DEFUNIAK SPRINGS BRANCH	272 HIGHWAY 90	DEFUNIAK SPRINGS	FL	32433	WALTON	UNITED STATES	242264	10	FNBT.COM BANK	697231	
OK		Full Service	695835	DESTIN OFFICE	415 U.S. HIGHWAY 98	DESTIN	FL	32541	OKALOOSA	UNITED STATES	242257	3	FNBT.COM BANK	697231	
OK		Full Service	2855192	SEASCAPE BRANCH	11490 HIGHWAY 98 WEST	DESTIN	FL	32541	OKALOOSA	UNITED STATES	242268	14	FNBT.COM BANK	697231	
OK		Full Service	696739	HURLBURT FACILITY	HURLBURT FIELD	EGLIN AIR FORCE BASE	FL	32544	OKALOOSA	UNITED STATES	242255	1	FNBT.COM BANK	697231	
OK		Full Service	699338	MARY ESTHER OFFICE	MARY ESTHER CUTOFF ROAD N.W.	MARY ESTHER	FL	32569	OKALOOSA	UNITED STATES	242258	4	FNBT.COM BANK	697231	
OK		Full Service	2330840	NAVARRE OFFICE	1803 ALHAMBRA STREET	NAVARRE	FL	32566	SANTA ROSA	UNITED STATES	242262	8	FNBT.COM BANK	697231	
OK		Full Service	2203467	NICEVILLE BRANCH	1065 JOHN SIMS PARKWAY EAST	NICEVILLE	FL	32578	OKALOOSA	UNITED STATES	242261	7	FNBT.COM BANK	697231	
OK		Full Service	696337	OCEAN CITY OFFICE	448 NORTH EGLIN PARKWAY	OCEAN CITY	FL	32548	OKALOOSA	UNITED STATES	242256	2	FNBT.COM BANK	697231	
OK		Full Service	3452301	SHALIMAR BRANCH	1104 EGLIN PARKWAY	SHALIMAR	FL	32579	OKALOOSA	UNITED STATES	452577	19	FNBT.COM BANK	697231	

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(1)	a	b	c	
	Name & Address	Country of Citizenship	Number of Shares	Percent of Shares
	/ John Tringas Fort Walton Beach, FL 32549	USA	15,627 Common Stk	31%
	/ Lark Tringas Bostick Fort Walton Beach, FL 32549	USA	12,262 Common Stk	24%
	✓ Alex James Tringas Fort Walton Beach, FL 32549	USA	11,358 Common Stk	22%
	/ Alex James Tringas Irrevocable Trust Alex J Tringas Trustee ITF Alexis E. Tringas Fort Walton Beach, FL 32549	USA	4,076 Common Stk	8%
	/ Tringas Childrens Trust FBO Katrina Fort Walton Beach, FL 32549	USA	2,521 Common Stk	5%

(2)	a	b	c	
	Name & Address	Country of Citizenship	Number of Shares	Percent of Shares

None not noted above

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(1) Name & Address	(2) Principal Occupation	(3)(a) Title & Position with Holding Co.	(3)(b) Title & Position with Subsidiary Co.	(3)(c) Title & Position with Other Co	(4)(a) % Voting Shares in Holding Co.	(4)(b) % Voting Shares in Subsidiary Co.	(4)(c) Other Co. w. 25% Voting Share.
Alex Tringas Fort Walton Beach, FL	N/A	Director	Director (All)	N/A Tringas Theaters, Inc. Director Seahorse Realty, Inc. Director	30%	N/A	Tringas Theaters, Inc. (33.3%) Seahorse Realty, Inc. (30.12%)
Lark Tringas Bostick Fort Walton Beach, FL	N/A	Director	Director (All)	N/A Tringas Theatres, Inc. Director Tringas Theaters, Inc. Director Airlark, Inc. President Seahorse Realty, inc. Director Athena Properties, LLC Director	24%	N/A	Tringas Theatres, Inc. (30%) Tringas Theaters, Inc. (33.33%) Airlark, Inc. (100%) Seahorse Realty, Inc. (27.9%) Athena Properties, LLC (34%)
John Tringas Fort Walton Beach, FL	Banking	Chairman & CEO	Chairman & CEO (All)	Cinema, Inc. President Automated Teller Systems, Inc. Director Tringas Theatres, Inc. President Tringas Theaters, Inc. Director/President Seahorse Realty, Inc. Director Travkat Director/President Destin Financial Services, Inc. Director BankPC Director Riverview, LLC President	31%	N/A	Cinema, Inc. (100%) Automated Teller Systems, Inc. (33.3%) Tringas Theatres, Inc. (100%) Tringas Theaters, Inc. (33.33%) Seahorse Realty, Inc. (20.31%) Travkat (99%) Destin Financial Services, Inc. (25%) BankPC (20%) Riverview, LLC (100%)

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(1) Name & Address	(2) Principal Occupation	(3)(a) Title & Position with Holding Co.	(3)(b) Title & Position with Subsidiary Co.	(3)(c) Title & Position with Other Co	(4)(a) % Voting Shares in Holding Co.	(4)(b) % Voting Shares in Subsidiary Co.	(4)(c) Other Co. w. 25% Voting Share.
✓ Hugh E. Hudson Panama City, FL	Retired	Director	Director - FNBT	N/A	1%	N/A	N/A
✓ Paul A Petry Niceville, FL	Retired	Director	Director-FNBT	N/A	1%	N/A	N/A
✓ J. Larry Beasley, Sr. Fort Walton Beach, FL	Banking	Vice Chairman	Vice Chairman President & COO (All)	BBH Holdings, Inc. President Automated Teller Systems, Inc. Director Destin Financial Services, Inc. Director	1%	N/A	BBH Holdings, Inc. (33.3%) Automated Teller Systems, Inc. (33.3%) Destin Financial Services, Inc. (25%)
✓ James W. Tucker Fort Walton Beach, FL	Banking	N/A	EVP/Chief Information Off (All)	Automated Teller Systems, Inc. Director	N/A	N/A	Automated Teller Systems, Inc. (33.3%)
✓ Marcus Y. Holland Fort Walton Beach, FL	Banking	N/A	EVP/CFO - (All)	BBH Holdings, Inc. Vice President N/A	N/A	N/A	BBH Holdings, Inc. (33.3%) Destin Financial Services, Inc. (25%)
✓ Edward K. Call Fort Walton Beach, FL	Banking	N/A	EVP/Chief Risk Officer (All)	N/A	N/A	N/A	N/A
✓ Tracy Lott Fort Walton Beach, FL	Banking	N/A	EVP/Retail Operations FNBT / FBS	N/A	N/A	N/A	N/A
✓ Joanne Wallace Fort Walton Beach, FL	Banking	N/A	EVP/ HR (All)	N/A	N/A	N/A	N/A