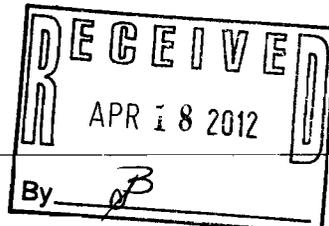


Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6



FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2014
Page 1 of 2

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, Preston L. Kennedy
Name of the Bank Holding Company Director and Official
Vice President/Director
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Zachary Bancshares, Inc
Legal Title of Bank Holding Company
4743 Main St/P.O. Box 497
(Mailing Address of the Bank Holding Company) Street / P.O. Box

<u>Zachary</u>	<u>LA</u>	<u>70791-0497</u>
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:

<u>J Larry Bellard</u>	<u>Treasurer</u>
Name	Title
<u>225-654-2701</u>	
Area Code / Phone Number / Extension	
<u>225-654-5319</u>	
Area Code / FAX Number	
<u>lbellard@bankofzachary.com</u>	
E-mail Address	
<u>http://www.bankofzachary.com</u>	
Address (URL) for the Bank Holding Company's web page	

[Signature]
Signature of Bank Holding Company Director and Official
04/12/2012
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

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 Federal Reserve Bank Use Only
RSSD ID 1086056
C.I. _____

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.

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

Zachary Bancshares, Inc.
FORM FR Y-6
31-Dec-11

Report Item 1:

a: None

b: 2011 Annual Report

Report Item 2:

(1) Direct Holdings of Domestic Companies

Zachary Bancshares, Inc. Zachary , La USA

owns
100%

Bank of Zachary Zachary , La USA
--

(2) Indirect Holdings of Domestic Companies- **None**

(2)(b) Branch Listing as of 12/31/2011 copy attached

(3) Foreign Company Holdings- **None**

(3)(a) Companies controlled as a result of debts previously contracted- **None**

(3)(b) Companies held in a fiduciary capacity for the benefit of the bank holding-company, its shareholders, its shareholders, or its employees. **None**

(3)(c) Banks or bank holding companies held by a subsidiary bank in a fiduciary capacity where the subsidiary bank has the sole discretionary power to vote the shares. **None**

(3)(d) Bank holding company's investments in shares of any class of non-voting equity greater than or equal to 25 % of the non-voting equity of any bank or bank holding company that is not otherwise controlled. **None**

Report Item 3:

(1) Shareholders that own, control or hold with power to vote 5 % or more of any class of voting securities of the bank holding company. **None**

(2) Shareholders that previously held 5% or more in the fiscal year. **None**

Results: A list of branches for your BHC:ZACHARY BANCSHARES, INC. (1086056) of ZACHARY, LA
The data are as of 12/31/2011. 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 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 **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
OK		Full Service (Head Office)	860334	BANK OF ZACHARY	4743 MAIN STREET	ZACHARY	LA	70791	EAST BATON ROUGE	UNITED STATES	245	0	BANK OF ZACHARY	860334	
OK		Full Service	922531	CENTRAL BRANCH	13444 HOOPER ROAD	BATON ROUGE	LA	70818	EAST BATON ROUGE	UNITED STATES	181481	1	BANK OF ZACHARY	860334	
OK		Full Service	859039	PLAZA BRANCH	2110 CHURCH STREET	ZACHARY	LA	70791	EAST BATON ROUGE	UNITED STATES	181482	2	BANK OF ZACHARY	860334	

Zachary Bancshares, Inc. Form FR Y-6 December 31, 2011
Report Item 4 : Directors and Officers
{1} {2} {3}{a}{b}{c} {4}{a}{b}{c}

(1) Names & Address City, State, & Country	(2) Principal Occupation if other than with Bank Holding Company	(3){a} Title & Position with Bank Holding Company	(3){b} Title & Position with Subsidiaries (Include names of subsidiaries)	(3){c} Title & Position with Other Businesses (Include names of other businesses)	172,935 (4){a} Percentage of Voting Shares in Bank Holding Company		(4){b} Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4){c} List names of other companies (Includes partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Russell Bankston Zachary, La USA	Retired Judge & Attorney	Director Chairman of the Board	Director-Bank of Zachary Chairman of the Board	None	3,030 1.75%	shares	None	None
Hardee M. Brian Zachary, La USA	Local Farmer & Cattleman	Director	Director-Bank of Zachary	None	840 0.49%	shares	None	None
John Randall Brian Zachary, La USA	Real Estate Construction	Director	Director-Bank of Zachary	None	500 0.29%	shares	None	None
Winston E. Canning Zachary, La USA	Bank of Zachary Executive Vice President	Director Secretary of the Board	Director-Bank of Zachary Executive Vice President Bank of Zachary	None	1,146 0.66%	shares	None	None
Rodney S. Johnson Zachary, La USA	State Farm Insurance Agent	Director Vice Chairman of the Board	Director-Bank of Zachary Vice Chairman of the Board	State Farm Insurance Agent	1,164 0.67%	shares	None	None
Preston L. Kennedy Zachary, La USA	Bank of Zachary President	Director Vice President	Director-Bank of Zachary President-Bank of Zachary	None	500 0.29%	shares	None	None
Howard L. Martin, M. D. Zachary, La USA	General Surgeon	Director	Director-Bank of Zachary	General Surgeon, Lane Memorial Hosp	1,467 0.85%	shares	None	None
Tom Ed McHugh Zachary, La USA	La Municipal Assoc Executive Officer	Director	Director-Bank of Zachary	None	1,500 0.87%	shares	None	None
Harry S. Morris, Jr. Jackson, La USA	Bank of Zachary Chief Executive Officer	Director, President	Director-Bank of Zachary Chief Executive Officer-Bank of Zachary	None	1,050 0.61%	shares	None	None
Albert C. Mills, Jr. Zachary, La USA	Retired U S Postal Service	Director Emeritus	Director Emeritus Bank of Zachary	None	5,093 2.95%	shares	None	None
David M. Thornton Zachary, La USA	Water Treatment Company President	Director	Director-Bank of Zachary	President, Thornton, Musso & Bellamin	800 0.46%	shares	None	None
Leonard F. Aguilard Zachary, La USA	Warehousing & Trucking Executive	Director Emeritus	Director Emeritus Bank of Zachary	President Blue Flash Express Agway Systems	3,000 1.73%	shares	None	100% Blue Flash Express 75% Agway Systems
J. Larry Bellard Zachary, La USA		Treasurer	CFO/Cashier Bank of Zachary	None	300 0.17%	shares	None	None