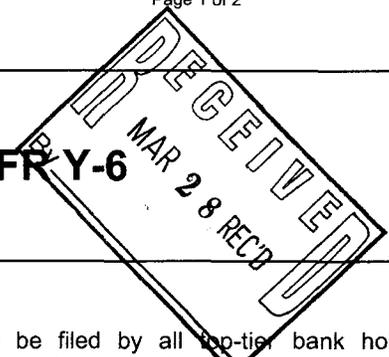


Board of Governors of the Federal Reserve System



Annual Report of 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)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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). (See page one of the general instructions for more detail of who must file.) 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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2012

Month / Day / Year

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier 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.

I, Jerry P. Ledet, Jr.

Name of the Holding Company Director and Official

President & C.E.O.

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has 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.

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 Holding Company Director and Official

03/27/2013

Date of Signature

For 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 2748490
C.I. _____

Reporter's Name, Street, and Mailing Address

Synergy Bancshares, Inc.

Legal Title of Holding Company

P. O. Box 2166

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

Houma LA 70361-2166

City State Zip Code

210 Synergy Center Blvd., Houma LA 70360

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Ben D. Borne

Chief Financial Officer

Name

Title

985-851-3341

Area Code / Phone Number / Extension

985-851-3352

Area Code / FAX Number

bborne@banksynergy.com

E-mail Address

www.banksynergy.com

Address (URL) for the Holding Company's web page

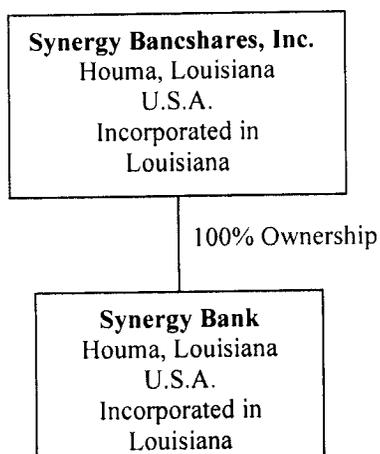
Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 in accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

Form FR Y-6

**Synergy Bancshares, Inc.
Houma, Louisiana
Fiscal Year Ending December 31, 2012**

Report Item

1. Annual Report to Shareholders – The 2012 Annual Report is enclosed.
2. a. Organization Chart



The BHC has no other ownership interest in any other companies.

2. b. Domestic Branch Listing -- Submitted via email on 3/26/2013.
3. Securities Holders

(1) Securities holders with ownership, control or power to vote 5% or more of Common Stock:

Amount & Percentage of Beneficial Ownership

Name, Address, & Citizenship of Beneficial Owner	Number of Shares	Percentage	Description
Terry C. Calongne Houma, LA USA	63,544	6.81%	Common Stock
Michel H. Claudet Houma, LA USA	68,326	7.33%	Common Stock
Morris P. Hebert Houma, LA USA	46,639	5.00%	Common Stock
Jeffrey J. Scott Houma, LA USA	70,127	7.52%	Common Stock
Frank Jeffrey Teuton Houma, LA USA	72,193	7.74%	Common Stock

Note: All are citizens of the United States of America.

(2) No other shareholders owned or controlled 5% or more of the Common Stock of the Company during the fiscal year.

4. Insiders -- See Attached.

Results: A list of branches for your depository institution: SYNERGY BANK (ID_RSSD: 2748502).
 This depository institution is held by SYNERGY BANCSHARES, INC. (2748490) of HOUMA, LA.
 The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

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
OK		Full Service (Head Office)	2748502	SYNERGY BANK	210 SYNERGY CENTER BOULEVARD	HOUMA	LA	70360	TERREBONNE	UNITED STATES	62152	0	SYNERGY BANK	2748502	
OK		Full Service	3888375	GRAY OFFICE	3855 W PARK AVENUE	GRAY	LA	70359	TERREBONNE	UNITED STATES	492947	3	SYNERGY BANK	2748502	
OK		Full Service	3079735	EAST HOUMA OFFICE	919 GRAND CAILLOU ROAD	HOUMA	LA	70363	TERREBONNE	UNITED STATES	362874	1	SYNERGY BANK	2748502	
OK		Full Service	3482951	TUNNEL BOULEVARD OFFICE	1036 WEST TUNNEL BOULEVARD	HOUMA	LA	70360	TERREBONNE	UNITED STATES	465579	2	SYNERGY BANK	2748502	
OK		Full Service	4347169	THIBODAUX OFFICE	209 EAST BAYOU ROAD	THIBODAUX	LA	70301	LAFOURCHE	UNITED STATES	Not Required	Not Required	SYNERGY BANK	2748502	

VCS/P

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Synergy Bank	(3) (c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares in Subsidiary	(4)(c) Ownership of 25% or more in Other Companies
Benjamin D. Borne Houma, LA / USA	N/A	Treasurer / Chief Financial Officer	Executive Vice President & Chief Financial Officer	N/A	0.18%	N/A	N/A
Donald P. Callais Houma, LA / USA	Insurance Executive	Director	Director	Insurance Executive, Louisiana Division, USI Insurance Services Corporation	4.43%	N/A	N/A
Terry C. Calongne Houma, LA / USA	General Contractor	Vice Chairman of the Board	Vice Chairman of the Board	Secretary-Treasurer, Calongne Incorporated, General Contractors	6.81%	N/A	CALBURN LLC - 29% CALOG LLC-39% Calongne, Inc. - 38% CHST LLC-25% GEM-Trim of Houma LLC - 33% Hillside Timber LLC - 100% L T Leasing LLC - 67% Terry Calongne LLC-100%
Danniel B. Cannon Houma, LA / USA	Natural Gas Compression Service Company Executive	Director	Director	Senior Vice President of Global Operations, Valerus Compression Services, LP	4.22%	N/A	5 C's LLC-100%
Kerry J. Chauvin Theriot, LA / USA	Oilfield Fabrication Company Executive	Director	Director	Consultant to Gulf Island Fabrication, Inc.	3.33%	N/A	Emotional Rescue Properties, LLC - 50% KJC Properties LLC - 100% Red Ranger LLC - 50%
Michel H. Claudet Houma, LA / USA	Terrebonne Parish President	Director	Director	Parish President, Terrebonne Parish, LA President, Michel H. Claudet, APLC	7.33%	N/A	Abstract Properties LLC -100% Baywood Apartments LLC - 100% Crestwood Apartments LLC - 100% Manna Prop. of Houma LLC-100% Michel H. Claudet APLC-100% Michel H. Claudet LLC - 100%
Gordon E. Dove Houma, LA / USA	Oilfield Service Company Executive	Director	Director	President, Vacco, Inc. President/Secretary, Vacco Marine, Inc. President, Dove & Dove, Inc. Louisiana State Representative, Dist. 52	2.41%	N/A	Ada Real Estate LLC - 33.3% Afford & Dove LLC - 50% America's Cajun Restaurant, Inc. - 25% Axis Properties, Inc. - 50% CDM, inc. -100% Dove & Dove, Inc. - 50% Dove Equipment & Boat Rentals, Inc. -100% Dove Investments - 25% Doveland Corp. - 100% Elk Property Rentals, Inc. - 100% Paloma Enterprises - 50% Red Oak Industries LLC - 50% Southern Palm LLC - 100% Vacco, Inc. - 52% Vacco Marine, Inc. - 100%

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Synergy Bank	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares in Subsidiary	(4)(c) Ownership of 25% or more in Other Companies
Morris P. Hebert Houma, LA / USA	Surveying and Engineering Company Executive	Chairman of the Board	Chairman of the Board	President, Morris P. Hebert, Inc. President, Vema Wood, Inc.	5.00%	N/A	MORAY LLC-50% SDH 1 LLC-50% SDH 2 LLC-50% SDH 3 LLC- 50% Vema Wood, Inc.-100%
Jerry P. Ledet, Jr. Thibodaux, LA / USA	N/A	President, Chief Executive Officer & Director	President, Chief Executive Officer & Director	N/A	3.39%	N/A	N/A
Marie M. Morris, CRCM Houma, LA / USA	N/A	N/A	Senior Vice President - Compliance & Loan Review	N/A	0.21%	N/A	N/A
Kotiveeriah Sangisetty, MD Houma, LA / USA	Physician	Director	Director	President, Koti Sangisetty MD APMC Medical Director, Physician's Surgical Specialty Hospital	3.00%	N/A	Koti Sangisetty MD APMC - 100% SAI Health Care Management LLC - 100% SAI Health Care Properties LLC - 50% SAI Properties LLC - 50% SGK LLC - 25% Urology Health Center LLC - 100%
Jeffery J. Scott Houma, LA / USA	Seafood Consultant	Director	Director	President, J&L Properties Inc and J&M Rentals of Houma Inc	7.52%	N/A	CHST LLC-25% J & L Properties, Inc.-26% J & M Rentals of Houma, Inc. - 50%
Frank Jeffrey Teuton Houma, LA / USA	Automobile / Truck Dealer	Director	Director	President, Southland Dodge Chrysler Jeep, LLC; Southland Automotive Leasing LLC; and Southland Speed & Performance LLC	7.74%	N/A	CHST LLC-25% Southland Automotive Leasing LLC - 100% Southland Speed & Performance LLC-100%