

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 08 REC'D

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.

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, Preston L. Kennedy

Name of the Holding Company Director and Official
President/Director

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]
 Signature of Holding Company Director and Official
March 31, 2015

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 1036056
 C.I. _____

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

December 31, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Zachary Bancshares, Inc.

Legal Title of Holding Company

4743 Main St./P.O. Box 497

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

<u>Zachary</u>	<u>LA</u>	<u>70791</u>
City	State	Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

J. Larry Bellard Treasurer

Name Title

225-654-2701

Area Code / Phone Number / Extension

225-654-5319

Area Code / FAX Number

lbillard@bankofzachary.com

E-mail Address

http://www.bankofzachary.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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

Zachary Bancshares, Inc.
FORM FR Y-6

2014 Dec 31

Report Item 1: Annual Report to Shareholders

- a: 2014 Annual Report to Shareholders Included
- b: Not Applicable-see 1.a. above
- c: Not Applicable-see 1.a. above

Report Item 2a: Organizational Chart

Companies reportable on the FRY-10 and thus reportable on the FRY-6

- 2.a.1. Full Legal Description-Zachary Bancshares, Inc
- 2.a.2. Physical Address-4743 Main St. Zachary, La 70791
- 2.a.3. State of Incorporation-Louisiana
- 2.a.4. Intercompany Ownership-owns Bank of Zachary
- 2.a.5. % Ownership-Bank of Zachary-100%
Bank of Zachary Physical Address: 4743 Main St-Zachary, La 70791
Bank of Zachary State of Incorporation-Louisiana

Report Item 2.b: Domestic Branch Listing as of 12/31/2014 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**

Report Item 4: Directors and Officers Listing as of 12/31/2014 attached:

Results: A list of branches for your holding company: ZACHARY BANCSHARES, INC. (1086056) of ZACHARY, LA.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/31/2015.

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

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**

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)	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.		FRY-6 Report Item 4			Total Shares			
Directors and Officers as of December 31, 2014					172,635			
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)		(4)(b)	(4)(c)
Names & Address	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include names of subsidiaries)	Title & Position with Other Businesses (Include names of other businesses)	Percentage of Voting Shares in Bank Holding Company		Voting Shares in Subsidiaries (Include names of subsidiaries)	(Includes partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
City, State, & Country	Holding Company	Company						
Russell Bankston Zachary, La USA	Retired Judge & Attorney	Director-ZBI Vice Chairman-ZBI	Director-Bank of Zachary Vice Chairman of Bank of Zachary	None	3,030 1.76%	shares	None	None
John Randall Brian Zachary, La. USA	Real Estate Construction	Director-ZBI	Director-Bank of Zachary	None	500 0.29%	shares	None	None
Winston E. Canning Zachary, La USA	Retired Bank of Zachary-EVP 12/31/2011	Director-ZBI	Director-Bank of Zachary	None	1,300 0.75%	shares	None	None
Rodney S. Johnson Zachary, La USA	State Farm Insurance Agent	Director-ZBI Chairman of ZBI Board	Director-Bank of Zachary Chairman of Bank of Zachary Board	State Farm Insurance Agent	1,821 1.05%	shares	None	None
Preston L. Kennedy Zachary, La USA	Bank of Zachary President	Director-ZBI President	Director-Bank of Zachary President-Bank of Zachary	None	500 0.29%	shares	None	None
Tom Ed McHugh Zachary, La USA	Retired-La Municipal Assoc Executive Officer	Director-ZBI	Director-Bank of Zachary	None	1,800 1.04%	shares	None	None
Harry S. Morris, Jr. Jackson, La USA	Retired Bank of Zachary-CEO 12/31/2011	Director-ZBI	Director-Bank of Zachary	None	1,050 0.61%	shares	None	None
David M. Thornton Zachary, La USA	Water Treatment Company President	Director-ZBI	Director-Bank of Zachary	President, Thornton, Musso & Bellamin	1456 0.84%	shares	None	None
Leonard F. Aguiard Zachary, La USA	Warehousing & Trucking Executive	Director Emeritus-ZBI	Director Emeritus Bank of Zachary	President Blue Flash Express Agway Systems	3,000 1.74%	shares	None	100% Blue Flash Express 75% Agway Systems
Hardee M. Brian Zachary, La USA	Local Farmer & Cattleman	Director Emeritus-ZBI	Director Emeritus Bank of Zachary	None	840 0.49%	shares	None	None
Howard L. Martin, M. D. Zachary, La USA	Retired General Surgeon	Director Emeritus-ZBI	Director Emeritus Bank of Zachary	None	0 0.00%	shares	None	None
J. Larry Bellard Zachary, La USA		Treasurer-ZBI	CFO/Cashier Bank of Zachary	None	300 0.17%	shares	None	None
Judy W. Foreman Zachary, La USA		Secretary-ZBI	Senior Vice President Bank of Zachary	None	196 0.11%	shares	None	None