

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 15 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.

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

December 31, 2015

Month / Day / Year

N/a

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

I, Ronald J. Lashute

Name of the Holding Company Director and Official

President and CEO

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.

Reporter's Name, Street, and Mailing Address

American Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 1819

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

Opelousas LA 70571-1819

City State Zip Code

321 E. Landry Street, Opelousas, LA 70570

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:

George Comeau CFO

Name Title

337-948-3056

Area Code / Phone Number / Extension

337-942-1134

Area Code / FAX Number

gcomeau@americanbankandtrust.net

E-mail Address

None

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

Signature of Holding Company Director and Official

03/11/2016

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 1085349
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

FORM FR Y-6
DECEMBER 31, 2015

Report Item 2a: ORGANIZATIONAL CHART

| AMERICAN BANCORP, INC. |
| (LEI N/A) |
| OPELOUSAS, LOUISIANA |
INCORPORATED IN LOUISIANA

|
|
| 100% |
|
|

| AMERICAN BANK & TRUST |
| COMPANY |
| (LEI N/A) |
| OPELOUSAS, LOUISIANA |
INCORPORATED IN LOUISIANA

NOTE: American Bancorp, Inc. owns 100% of the outstanding stock of American Bank & Trust Company.

Results: A list of branches for your depository institution: AMERICAN BANK & TRUST COMPANY (ID_RSSD: 83834). This depository institution is held by AMERICAN BANCORP, INC. (1085349) of OPELOUSAS, LA. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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)	83834	AMERICAN BANK & TRUST COMPANY	307 EAST LANDRY STREET	OPELOUSAS	LA	70570	ST LANDRY	UNITED STATES	11844	0	AMERICAN BANK & TRUST COMPANY	83834	
OK		Full Service	819332	KROTZ SPRINGS BRANCH	562 8TH STREET	KROTZ SPRINGS	LA	70750	ST LANDRY	UNITED STATES	243122	1	AMERICAN BANK & TRUST COMPANY	83834	
OK		Full Service	1401798	NORTH LAFAYETTE BRANCH	2931 MOSS STREET	LAFAYETTE	LA	70501	LAFAYETTE	UNITED STATES	243128	7	AMERICAN BANK & TRUST COMPANY	83834	
OK		Full Service	3828232	RIVER RANCH BRANCH	1306 CAMELLIA BLVD	LAFAYETTE	LA	70508	LAFAYETTE	UNITED STATES	456614	8	AMERICAN BANK & TRUST COMPANY	83834	
OK		Full Service	881236	LAWTELL BRANCH	106 FOSTER DRIVE	LAWTELL	LA	70550	ST LANDRY	UNITED STATES	243124	3	AMERICAN BANK & TRUST COMPANY	83834	
OK		Full Service	820637	SOUTH BRANCH	807 CRESWELL LANE	OPELOUSAS	LA	70570	ST LANDRY	UNITED STATES	243125	4	AMERICAN BANK & TRUST COMPANY	83834	
OK		Full Service	818830	PORT BARRE BRANCH	568 SAIZAN STREET	PORT BARRE	LA	70577	ST LANDRY	UNITED STATES	243123	2	AMERICAN BANK & TRUST COMPANY	83834	

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Report Item 3: Shareholders

Current Shareholders with ownership, control, or holding of 5% or more with power to vote as of 12/31/15

(1) (a) Name and Address (City, State, Country)	(1) (b) Country of Citizenship or Incorporation	(1) (c) Number and Percentage Each Class of Voting Securities
The Diesi Family Trusts (1) Opelousas, Louisiana	USA	16,000 - 20.36% Common Stock
Ronald J. Lashute Opelousas, Louisiana	USA	17,755 - 22.67% Common Stock
Diane F Brown, Family Trust Clearwater, Florida	USA	4,069 - 5.18% Common Stock

(1) The trustees of the Diesi Family Trusts - Elaine E. Diesi, Frank J. Diesi, II, Joseph W. Diesi, Salvador L. Diesi, Jr. and Thomas R. Diesi - have voting power over all of the shares owned by the trusts. The shares are voted in accordance with a majority vote of the trustees.

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 ended 12/31/15

(2) (a) Name and Address (City, State, Country)	(2) (b) Country of Citizenship or Incorporation	(2) (c) Number and Percentage of Each Class of Voting Securities
NONE		

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Report Item 4: Directors and Officers

(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)	(4) (a) PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	(4) (b) PERCENTAGE OF 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)
Jasper J. Artall, Sr. Melville, Louisiana	Farmer	Director	Director (American Bank & Trust Company)	N/A	2.15%	N/A	A&T Farms Partnership - 33.33% Artall Farms, LLC - 25%
Elaine E. Diesi Opelousas, Louisiana	Assistant VP & Branch Manager of American Bank & Trust Company	Director	Director, Asst VP & Brnch Mgr (American Bank & Trust Company)	Secretary and Treasurer o: Little Capitol of Louisiana, Inc. and Diesi Development Corporation	0.89%	N/A	N/A
Joseph W. Diesi Opelousas, Louisiana	Independent Land Man	Director & Chairman of the Board	Director & Chairman of the Board (American Bank & Trust Company)	President - Little Capitol of Louisiana, Inc. Vice President - Diesi Development Corporation	0.92%	N/A	N/A
The Diesi Family Trust Opelousas, Louisiana (1)	None	None	None	N/A	20.36%	N/A	N/A
Samuel C. Diesi Opelousas, Louisiana	Clergy	Director	Director (American Bank & Trust Company)	President - Diesi Realty	3.92%	N/A	Diesi Realty, Inc. - 25%
Alvin A. Haynes, II Opelousas, Louisiana	Funeral Director	Director	Director (American Bank & Trust Company)	President - Williams Funeral Home, Inc., Haynes Family Funerals, Inc. and CoB Williams Progressive Life Insurance Company	0.25%	N/A	Haynes Family Funerals, Inc. - 52% Serenity Memorial Park Partnership - 100% Williams Funeral Home-51%
Charles R. Jagneaux Opelousas, Louisiana	Clerk of Court of St. Landy Parish of Louisiana	Director	Director (American Bank & Trust Company)	N/A	0.25%	N/A	Thrifty Way Pharmacy of Port Barre, LA - 51%
Ronald J. Lashute Opelousas, Louisiana	President & CEO of American Bank & Trust Company	Director, CEO & President	Director, CEO & President (American Bank & Trust Company)	N/A	22.67%	N/A	N/A
George H. Comeau Lafayette, Louisiana	Vice President & CFO of American Bank & Trust Company	CFO, Secretary & Treasurer	Vice President, CFO & Cashier (American Bank & Trust Company)	N/A	0.84%	N/A	N/A

(1) The trustees of the Diesi Family Trusts - Elaine E. Diesi, Frank J. Diesi, II, Joseph W. Diesi, Salvador L. Diesi, Jr. and Thomas R. Diesi - have voting power over all of the shares owned by the trusts. The shares are voted in accordance with a majority vote of the trustees.