

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 23 2015

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, STANLEY M. DAMERON

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 BANCSHARES, INC.

Legal Title of Holding Company

1819 N COLUMBIA ST

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

COVINGTON LA 70433

City State Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

ANDREW BURNS CHIEF ADMIN OFF

Name Title

985-773-1216

Area Code / Phone Number / Extension

985-809-9297

Area Code / FAX Number

ASB@ABTINC.US

E-mail Address

AMERICANBANKANDTRUSTCOMPANY.COM

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

Stanley M. Dameron
 Signature of Holding Company Director and Official
 3-18-16

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 1104615
 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

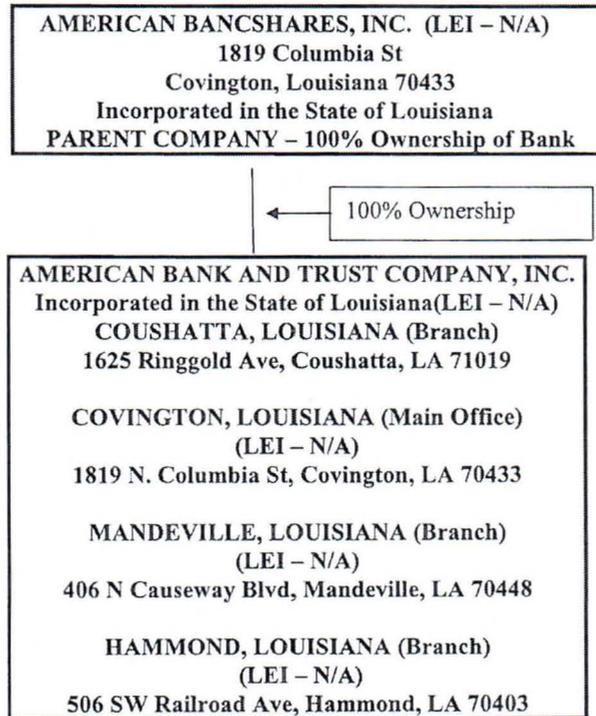
FR Y-6

**American Bancshares, Inc.
Covington, LA
Fiscal Year Ending December 31, 2015**

Report Item 1: Annual Report to Shareholders – American Bancshares, Inc. does not prepare an annual report to shareholders

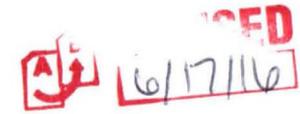
Report Item 2 (a) Organization Chart

American Bancshares, Inc. Is a one bank holding company/subsidiary with four locations as shown below. 100% of the stock of American Bank and Trust Company, Inc. is owned by American Bancshares, Inc.



Report Item 2 (b) Branch listing is attached. No changes are reported

REV
6/17/16



Results: A list of branches for your depository institution: AMERICAN BANK & TRUST COMPANY, INC. (ID_RSSD: 597452). This depository institution is held by AMERICAN BANCSHARES, INC. (1104615) of COVINGTON, 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	LEI
		Full Service (Head Office)	597452	AMERICAN BANK & TRUST COMPANY, INC.	1819 NORTH COLUMBIA STREET	COVINGTON	LA	70433	ST TAMMANY	UNITED STATES	13050	0	AMERICAN BANK & TRUST COMPANY, INC.	597452		N/A
		Full Service	2996602	COUSHATTA BRANCH	1625 RINGGOLD AVENUE	COUSHATTA	LA	71019	RED RIVER	UNITED STATES	247708	2	AMERICAN BANK & TRUST COMPANY, INC.	597452		N/A
		Full Service	3743522	HAMMOND BRANCH	506 SW RAILROAD AVENUE	HAMMOND	LA	70403	TANGIPAHOA	UNITED STATES	470772	4	AMERICAN BANK & TRUST COMPANY, INC.	597452		N/A
		Full Service	2461708	MANDEVILLE BRANCH	406 N CAUSEWAY BLVD	MANDEVILLE	LA	70448	ST TAMMANY	UNITED STATES	247702	1	AMERICAN BANK & TRUST COMPANY, INC.	597452		N/A

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American Bancshares-Red River, Inc.
Covington, LA
Fiscal Year Ending December 31, 2015

Report Item 3 (1): Shareholders

1. Shareholders with 5% ownership

<u>NAME & ADDRESS</u>	<u>CITIZENSHIP</u>	<u>OWNERSHIP</u>
Karen Smith Riecke Covington, LA 70433 Country of Residence: USA	USA	581,240 shs; 25.23%
Julian J, Rodrigue, Jr. Covington, LA 70433 Country of Residence: USA	USA	770,000 shrs – 33.43% as Trustee (voting power) for Karen Smith Riecke Inter Vivos Trust.
Edward T. Riecke Covington, LA 70433 Country of Residence: USA	USA	60,544 shrs – 2.63%, and voting power over: 157,008 shares – 6.82%
Riecke and Associates Covington, LA 70433 Country of Residence: USA	USA	223,877 shrs – 9.72%

Report Item 3 (2): N/A



FORM FR Y 6
 AMERICAN BANCSHARES, INC.
 FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM 4: INSIDERS

(1) Names & Addresses	(2) Principal Occupation other than BHC	(3)a Title with Bank Holding Company	(3)b Title with American Bk & Tr	(3)c Title with other companies	(4)(a) % voting shrs in American Bancshares	(4)(b) % Voting shrs American Bank and Trust Co, Inc.	(4)c Names of other companies owned (25%+)
Edward T. Riecke Covington, LA USA	Banker, Developer	Chairman of the Bd	Chairman of the Board	Owner or Partial Owner as identified in Column (4)c	6.82%	0%	Castine Pointe, LLC 50%; Abita River, LLC; Cypress Group, LLC 33%, Dalrymple Development, LLC 50%; East Point Invest, LLC 50%; They Got Me Working LLC 100% Manchac Equities, LLC; 33%, ETR, LLC 100%; Jefferson Apts 50%, Riecke Mississippi Holdings, LLC 50%; Tammany Mall, LLC 33%
Stanley M. Dameron Covington, LA USA	Banker	Director	President/CEO	n/a	1.29%	0%	n/a
William R. Jones Coushatta, LA USA	DA Red River Parish retired	Director	n/a	n/a	0.929%	0%	n/a
Raymond R. Riecke Mandeville, LA USA	Banker	Director	Officer	n/a	0.043%	0%	n/a
Jared Caruso Riecke Covington, LA USA	Developer/ Utility Co Exec	Director	n/a	Owner or Partial Owner as identified in Column (4)c	1.350%	0%	3368 LLC 100%; Castine Pointe, LLC 50%; Global Disaster Housing 25% Abita River, LLC 33%; Cypress Group 66%; GDH Intl 45%; The Cypress Group 66% East Point Invest, LLC 50%; RHD Development 100%; Speedee Oil 50%; Tammany Mall 66% Slidell Rentals, LLC 100%; Ridge Road Development LLC 100% Healthcare Rentals II, LLC 100%; Iron Construction LLC 50%; Instruments & Holdings 50% Riecke Mississippi Holdings, LLC 50%; R4Holdings, LLC 100%; JD2 Industries 25% Palm Plaza, LLC 50%; Riecke & assoc, LLC 100%; Prancing Horse Holdings 100%; Riecke Development and Construction, LLC 100%; Tangipahoa Equities, LLC 50%; Rothchild Center 100%; Jefferson Place Apts 50%; Team Riecke 100%
Donald D. Durr Williamsburg, VA USA	Retired Military	Director	n/a	n/a	0.651%	0%	n/a
Darrell Smith Hammond, LA USA	Developer	Director	n/a	Owner	0.571%	0	Darrell Smith Management Company - 100%
Dan Robin Covington, LA USA	Consultant	Director	n/a	self-employed	0.232%	0	
Franklin Kyle Mandeville, LA USA	Engineer, Business Owner	Director	n/a	Partial Owner	1.090%	0	Kyle and Associates 52% Kyle Holdings 33%

REPORT ITEM 4: INSIDERS

(1) Names & Addresses	(2) Principal Occupation other than BHC	(3)a Title with Bank Holding Company	(3)b Title with American Bk & Tr	(3)c Title with other companies	(4)(a) % voting shrs in American Bancshares	(4)(b) % Voting shrs American Bank and Trust Co, Inc.	(4)c Names of other companies owned (25%+)
Karen S Riecke Covington, LA USA	Housewife	n/a	n/a	n/a	25.230%	0%	
Julian J. Rodrique, Jr Covington, LA USA	Attorney	n/a	n/a	n/a	33.43%	0%	n/a
Riecke and Associates Covington, LA USA	Construction and Development	n/a	n/a	n/a	9.72%	0	n/a

* 100% of shares in American Bank and Trust Company (holding company subsidiary) is owned by American Banchares, Inc.