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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.

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, 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.

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.

*Stanley M. Dameron*  
Signature of Holding Company Director and Official  
3-11-14

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 1164615  
C.I. \_\_\_\_\_

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

**December 31, 2013**

Month / Day / Year

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

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

THOMAS A VOLZ

CFO

Name

Title

985-898-0282

Area Code / Phone Number / Extension

985-809-9297

Area Code / FAX Number

TVOLZ@ABTINC.US

E-mail Address

AMERICANBANKANDTRUST.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

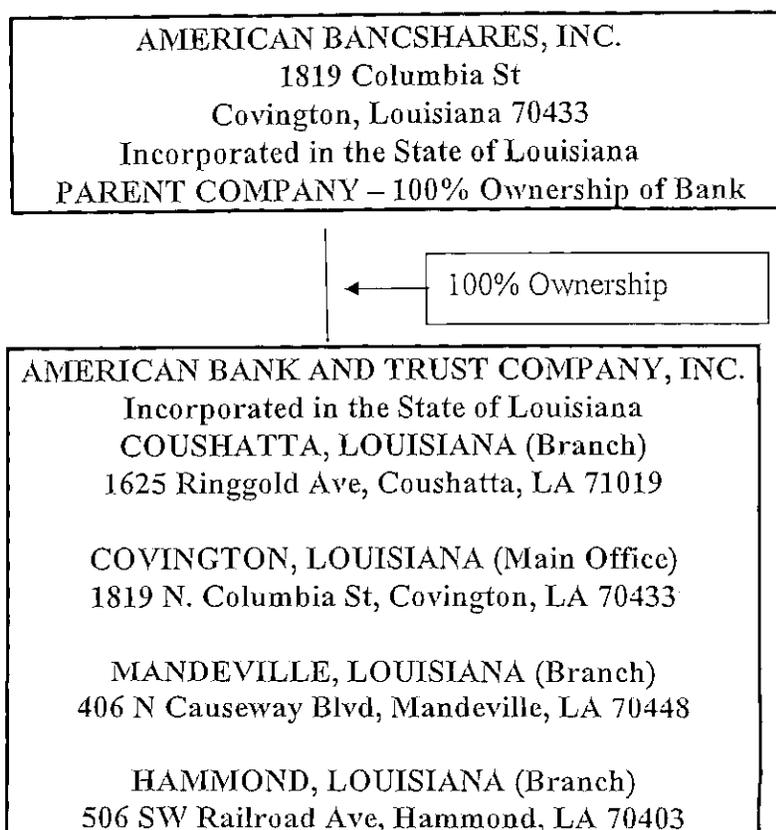
FR Y-6

American Bancshares, Inc.  
Covington, LA  
Fiscal Year Ending December 31, 2013

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

Results: A list of branches for your depository institution: AMERICAN BANK & TRUST COMPANY, INC. (ID\_RSSD: 597452).  
 This depository institution is held by AMERICAN BANKSHARES, INC. (ID\_RSSD: 11104915) of COVINGTON, LA.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/09/2014.

**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)	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	
OK		Full Service	2996602	COUSHATTA BRANCH	1625 RINGGOLD AVENUE	COUSHATTA	LA	71019	RED RIVER	UNITED STATES	247703	2	AMERICAN BANK & TRUST COMPANY, INC.	597452	
OK		Full Service	3743522	HAMMOND BRANCH	506 SW RAILROAD AVENUE	HAMMOND	LA	70403	TANGIPAHOLA	UNITED STATES	470772	4	AMERICAN BANK & TRUST COMPANY, INC.	597452	
OK		Full Service	2461708	MANDEVILLE BRANCH	406 N CAUSEWAY BLVD	MANDEVILLE	LA	70448	ST TAMMANY	UNITED STATES	247702	1	AMERICAN BANK & TRUST COMPANY, INC.	597452	

FR Y-6

**American Bancshares-Red River, Inc.**  
**Covington, LA**  
**Fiscal Year Ending December 31, 2013**

Report Item 3 (1): Shareholders

1. Shareholders with 5% ownership

<u>NAME &amp; ADDRESS</u>	<u>CITIZENSHIP</u>	<u>OWNERSHIP</u>
Karen Smith Riecke Covington, LA 70433	USA	581,240 shs; 25.23%
Julian J, Rodrigue, Jr. Covington, LA 70433	USA	770,000 shrs – 33.43% as Trustee (voting power) for Karen Smith Riecke Inter Vivos Trust.
Edward T. Riecke Covington, LA 70433	USA	60,544 shrs – 2.63%, and voting power over: 90,443 shares – 6.73%
Riecke and Associates Covington, LA 70433	USA	223,877 shrs – 10.16%

Report Item 3 (2): N/A

Revised

FORM FR Y 6  
 AMERICAN BANCSHARES, INC.  
 FISCAL YEAR ENDING DECEMBER 31, 2013

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	Banker, Developer	Chairman of the Bd	Chairman of the Board	Owner or Partial Owner as identified in Column (4)c	4.83%		301 Columbia St 20%; Castine Pointe, LLC 50%; 0% Abita River, LLC; Cypress Group, LLC 33%; Dalrymple Development, LLC 20%; East Point Invest, LLC 50%; They Got Me Working LLC 100% Madison Place Development, LLC; Manchac Equities, LLC; 33%; ETR, LLC 100%; Jefferson Apts 50%; Riecke Mississippi Holdings, LLC 50%; Tammany Mall, LLC 33%
Stanley M. Dameron Covington, LA	Banker	Director	President/CEO	n/a	1.29%		0% n/a
Leslie F. Gray Coushatta, LA	Banker	Director	Exec VP	n/a	1.32%		0% n/a
William R. Jones Coushatta, LA	DA Red River Parish retired	Director	n/a	n/a	0.929%		0% n/a
Raymond R. Riecke Mandeville, LA	Banker	Director	Officer	n/a	0.043%		0% n/a
Jared Caruso Riecke Covington, LA	Developer/ Utility Co Exec	Director	n/a	Owner or Partial Owner as identified in Column (4)c	1.2%		3368 LLC 100%; Castine Pointe, LLC 50%; Global Disaster Housing 25% 0% Abita River, LLC; G.H.F. LLC 82%; Dalrymple Development, LLC 20%; East Point Invest, LLC 50%; HRF Inc.; 25% Madison Place Development, LLC 66%; Manchac Equities, LLC 66%; Healthcare Rentals II, LLC 100%; Iron Construction LLC 50%; Riecke Mississippi Holdings, LLC 50%; R4Holdings, LLC 100%; Palm Plaza, LLC 50%; Riecke & assoc, LLC 100%; Prancing Horse Holdings 100%; Riecke Development and Construction, LLC 100%; Tangipahoa Equities, LLC 50%; IIR Properties; 100% Rothchild Center 100%
Donald D. Durr Williamsburg, VA	Retired Military	Director	n/a	n/a	0.651%		0% n/a
Darrell Smith Hammond, LA	Developer	Director	n/a	Owner	0.014%		0 Darrell Smith Management Company - 100%
Dan Robin Covington, LA	Consultant	Director	n/a	self-employed	0		0
Franklin Kyle	Engineer, Business Owner	Director	n/a	Partial Owner as identified in Column (4)c	1.09%		0 Kyle and Associates 52% Kyle Holdings 33%
Karen S Riecke Covington, LA	Housewife	n/a	n/a	n/a	25.23%		0%
Thomas A. Volz Covington, LA	Banker	n/a	Exec VP CFO	n/a	0.13%		0% n/a
Steven Latino Mandeville, LA	Banker	n/a	Sr VP Chief Lending Officer	n/a	0.07%		0% n/a

Revised

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%+)
Ellen S. Olivier Covington, LA	Banker	n/a	Sr VP COO	n/a	0	0%	n/a
Julian J. Rodrigue, Jr Covington, LA	Attorney	n/a	n/a	n/a	33.43% Trustee; Karen S Riecke Inter Vivos Trust	0%	n/a
Riecke and Associates Covington, LA	Construction and Development	n/a	n/a	n/a	10.16%	0	n/a

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