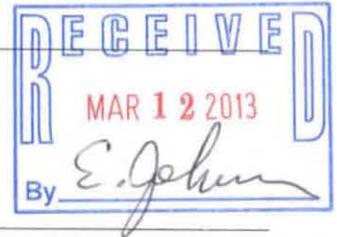


Board of Governors of the Federal Reserve System



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.

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

December 31, 2012

Month / Day / Year

I, **Stanley M Dameron**

Name of the Holding Company Director and Official

President and CEO

Title of the Holding Company Director and Official

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

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.

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:

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

WWW.AMERICANBANKANDTRUST.COM

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

Signature of Holding Company Director and Official

Date of Signature

3-6-13

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
 C.I.

1104615

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

Revised

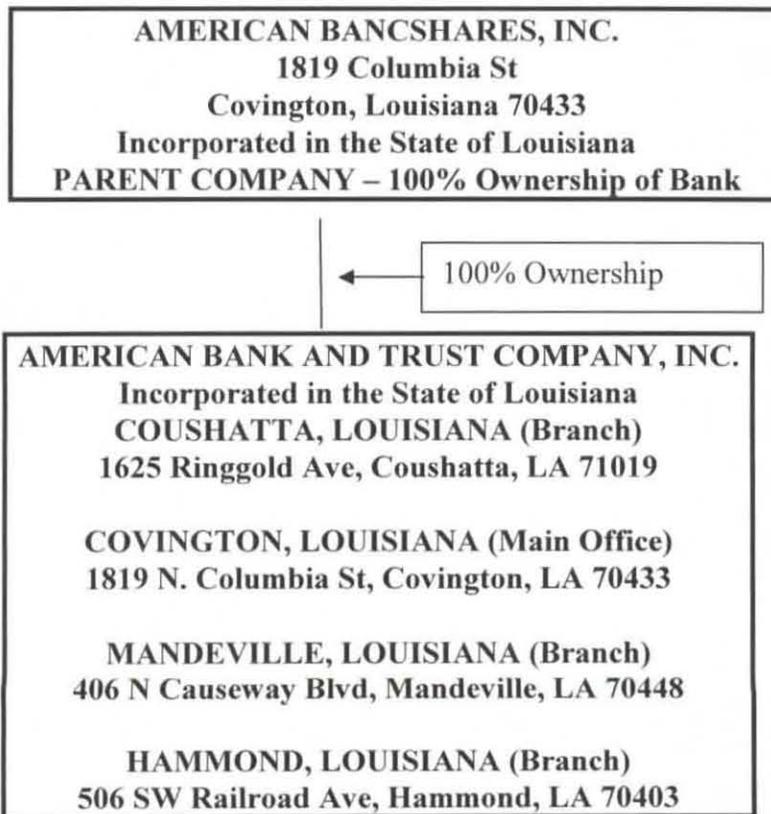
FR Y-6

**American Bancshares, Inc.
Covington, LA
Fiscal Year Ending December 31, 2012**

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 is displayed. The information displayed includes the branch name, address, city, state, zip code, and country. This depository institution is the only depository institution that has been approved for FDIC reporting. The data are as of 12/31/2011. Data reflects information that was received and processed through FDIC's data feeds.

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 provide when this information first became valid in the Effective Date column.
- Close: If a branch/office 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/office was never owned by this depository institution, enter "Delete" in the Data Action column.
- Add: If a reportable branch is missing, insert a row, and enter "Add" in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing a list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedures

When you are finished, send a saved copy of your FRS contact. See the detailed instructions on this site for more information. If you are emailing 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 Schedule for each branch with a Data Action of "Add", "Change", "Delete", or "Close". The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.fdic.gov>.

* FDICULTN, 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	FDICULTN**	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	23050	0	AMERICAN BANK & TRUST COMPANY, INC.	597452	
OK		Full Service	299660	COUSHATTA BRANCH	1635 WINGFOLD AVENUE	COUSHATTA	LA	71019	RED RIVER	UNITED STATES	24720	2	AMERICAN BANK & TRUST COMPANY, INC.	597452	
OK		Full Service	374322	HAMMOND BRANCH	508 SW RAILROAD AVENUE	HAMMOND	LA	70403	TANGIPAHOLA	UNITED STATES	47072	4	AMERICAN BANK & TRUST COMPANY, INC.	597452	
OK		Full Service	246708	MANDVILLE BRANCH	406 N CAUSEWAY BLVD	MANDVILLE	LA	70448	ST TAMMANY	UNITED STATES	24770	1	AMERICAN BANK & TRUST COMPANY, INC.	597452	

Revised

FR Y-6

American Bancshares-Red River, Inc.
Covington, LA
Fiscal Year Ending December 31, 2012

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	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, 2012

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	4.83%	0%	301 Columbia St, LLC; Castine Pointe, LLC; Riecke Land Development, LLC 25% Abita River, LLC; Cypress Group, LLC 33%, Dalrymple Development, LLC; East Point Invest, LLC; They Got Me Working LLC Madison Place Development, LLC; Manchac Equities, LLC; 33%, Nickel Creek 50% LLC; ETR, LLC; Jefferson Apts 50%, United Funding 50% Riecke Mississippi Holdings, LLC; Tammany Mall, LLC
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	1.2%	0%	3368; Castine Pointe, LLC; Global Disaster Housing Abita River, LLC; G.H.F, LLC 82%; Instruments & Holdings 100%; Dalrymple Development, LLC; East Point Invest, LLC; HRF Inc., 25% Madison Place Development, LLC; Manchac Equities, LLC; RGP, LLC; 66% Healthcare Rentals II, LLC; Iron Construction LLC 50%; Riecke Mississippi Holdings, LLC; R4Holdings, LLC 100%; Palm Plaza, LLC; Riecke & assoc, LLC; Prancing Horse Holdings 100%; Riecke Development and Construction, LLC; Tangipahoa Equities, LLC; IIIIR Properties; 100% Rothchild Center; Costruire Profitto, LLC 50%
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%

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%+)
Dan Robin Covington, LA	Consultant	Director	n/a	self-employed	0	0	
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
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.