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FR Y-6
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Approval expires December 31, 2014
Page 1 of 2

Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

1083635

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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):

December 31, 2011

Month / Day / Year

I, Don W. Ayres

Name of the Bank Holding Company Director and Official

President & CEO

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

American Gateway Financial Corporation

Legal Title of Bank Holding Company

320 North Alexander Avenue

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

Port Allen

LA

70767

City

State

Zip Code

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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:

Jimmy Alford

Controller

Name

Title

225-387-0011-1246

Area Code / Phone Number / Extension

225-383-4420

Area Code / FAX Number

jalford@amgb.com

E-mail Address

www.amgb.com

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

Signature of Bank Holding Company Director and Official

3/22/12

Date of Signature

For bank 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.

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
12/31/2011
(Formerly West Baton Rouge Bancshares, Inc.)
Baton Rouge, Louisiana
Fiscal Year Ending December 31, 2011

Report Item 1: ANNUAL REPORT TO SHAREHOLDERS

Consolidated and parent bank holding company financial statements for the years ended December 31, 2011 and 2010, are presented in the 2011 annual report. Consolidated financial statements for 2011 and 2010 have been audited.

2: a. ORGANIZATIONAL CHART

Parent: American Gateway Financial Corporation
320 N. Alexander Avenue
Port Allen, LA 70767
(Owner 217,944 shares -- 100% of American Gateway Bank)

Subsidiary: American Gateway Bank
11307 Coursey Blvd
Baton Rouge, LA 70816
(217,944 shares outstanding)

b. DOMESTIC BRANCH LISTING - Submitted via email on 3/15/12.

3: (1) SHAREHOLDERS (5% OR MORE OWNERSHIP)

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) No. of Shares % Common Stock
Marshall T. Reynolds Huntington, WV	U.S.	36,694 Shares Owned 16.84%
Anna & William Wilkinson Port Allen, LA	U.S.	16,057 Shares Owned 5,187 Naked Owner of Usufruct 7.37% (Total)

3: (2) SHAREHOLDERS (5% OR MORE VOTING SECURITIES)

None

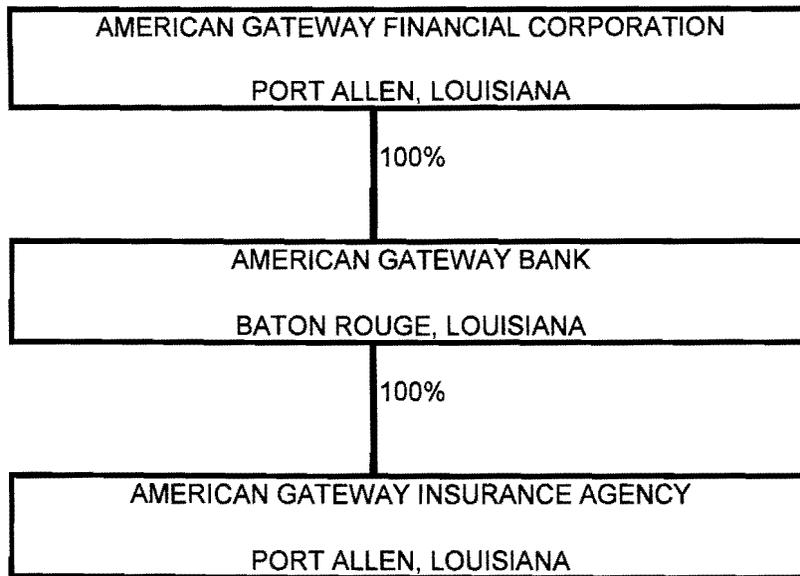
4: DIRECTORS AND OFFICERS

A listing of directors and officers is enclosed.

Form FR Y-6

Report Item

- 1 The Bank holding company prepares an annual report for its securities holders.
- 2 Organizational Chart



Results: A list of branches for your depository institution: **AMERICAN GATEWAY BANK (ID_RSSD: 893538)**.
This depository institution is held by **AMERICAN GATEWAY FINANCIAL CORPORATION (1083635)** of **PORT ALLEN, LA**.
The data are as of **12/31/2011**. Data reflects information that was received and processed through **07/05/2012**.

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
		Full Service (Head Office)	893538	AMERICAN GATEWAY BANK	11307 COURSEY BOULEVARD	BATON ROUGE	LA	70816	EAST BATON ROUGE	UNITED STATES	251	0	AMERICAN GATEWAY BANK	893538	
		Full Service	3295076	DOWNTOWN BRANCH	412 NORTH 4TH STREET	BATON ROUGE	LA	70802	EAST BATON ROUGE	UNITED STATES	430465	13	AMERICAN GATEWAY BANK	893538	
		Full Service	1958283	FLORIDA STREET BRANCH	4944 FLORIDA BLVD	BATON ROUGE	LA	70806	EAST BATON ROUGE	UNITED STATES	181498	3	AMERICAN GATEWAY BANK	893538	
		Full Service	3319347	JEFFERSON HIGHWAY BRANCH	7880 JEFFERSON HWY	BATON ROUGE	LA	70809	EAST BATON ROUGE	UNITED STATES	433458	15	AMERICAN GATEWAY BANK	893538	
		Full Service	2804752	PERKINS ROAD BRANCH	10725 PERKINS ROAD	BATON ROUGE	LA	70810	EAST BATON ROUGE	UNITED STATES	181505	10	AMERICAN GATEWAY BANK	893538	
		Full Service	830832	BRUSLY BRANCH	729 S VAUGHN	BRUSLY	LA	70719	WEST BATON ROUGE	UNITED STATES	181496	1	AMERICAN GATEWAY BANK	893538	
		Full Service	2909602	DENHAM SPRING BRANCH	31635 LA HWY 16	DENHAM SPRING	LA	70726	LIVINGSTON	UNITED STATES	443745	17	AMERICAN GATEWAY BANK	893538	
		Full Service	298339	ERWINVILLE DRIVE IN FACILITY	4610 POYDRAS BAYOU	ERWINVILLE	LA	70729	WEST BATON ROUGE	UNITED STATES	181497	2	AMERICAN GATEWAY BANK	893538	
		Full Service	2550004	GONZALES BRANCH	1821 WEST HIGHWAY 30	GONZALES	LA	70737	ASCENSION	UNITED STATES	486596	18	AMERICAN GATEWAY BANK	893538	
		Full Service	3288050	PORT ALLEN BRANCH	320 NORTH ALEXANDER AVENUE	PORT ALLEN	LA	70767	WEST BATON ROUGE	UNITED STATES	441457	16	AMERICAN GATEWAY BANK	893538	
		Full Service	4053929	ZACHARY BRANCH	1858 CHURCH STREET	ZACHARY	LA	70791	EAST BATON ROUGE	UNITED STATES	499522	19	AMERICAN GATEWAY BANK	893538	

Form FR Y-6

December 31, 2011

Report Item 4: Directors and Officers

(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with American Gateway Financial Corporation	(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 American Gateway Financial Corporation	(4)(b) Percentage of Voting Shares in Subsidiary**	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John A. Berthelot Gonzales, LA	Retired - Businessman State Representative - District 88	Director: American Gateway Financial Corporation and American Gateway Bank	N/A	St Elizabeth Hospital River Parish Community College Foundation State Representative - District 88	Board of Directors Board of Directors	105 Shares 0.05%	NONE NONE
Lytie J. Chustz Addis, LA	Retired - Businessman	Assistant Secretary and Director: American Gateway Financial Corporation and American Gateway Bank	N/A	NONE		3,180 Shares 1.46%	NONE NONE
Timothy W. Hardy Baton Rouge, LA	Attorney	Secretary and Director: American Gateway Financial Corporation and American Gateway Bank	N/A	Roadel Parsons Koch Blache Balhoff & McCollister	Partner	210 Shares 0.10%	NONE NONE
Jeffrey A. Kleinpeter Baton Rouge, LA	Businessman	Director: American Gateway Financial Corporation and American Gateway Bank	N/A	Kleinpeter Farms Dairy, LLC DBK, LLC The Woods, LLC	President Managing Partner Managing Partner	135 Shares 0.06%	NONE NONE
David L. Laxton III Baton Rouge, LA	Businessman	Chairman & Director: American Gateway Financial Corporation and American Gateway Bank	N/A	Edgen Murray II, L.P.	- Executive Vice President & - Chief Financial Officer	1,627 Shares 0.75%	NONE NONE
Donna M. Mayeux Baton Rouge, LA	Businesswoman - Consultant	Director: American Gateway Financial Corporation and American Gateway Bank	N/A	Mayeux & Associates	- President	389 Shares 0.18%	Mayeux & Associates - 100%
Mark Murrell Bayou Goula, LA	Businessman	Director: American Gateway Financial Corporation and American Gateway Bank	N/A	Murrell Trading Company Tally-Ho Group	- President & Owner Vice President	105 Shares 0.05%	Murrell Trading Company - 100% Tally-Ho Group - 33%
N. LaRon Phillips Baton Rouge, LA	Retired - Businessman	Director: American Gateway Financial Corporation and American Gateway Bank	N/A	NONE		1,171 Shares 0.54%	NONE NONE
G. Randolph Rice Baton Rouge, LA	Retired - LSU Professor Emeritus	Director: American Gateway Financial Corporation and American Gateway Bank	N/A	Consultant	- Sole Proprietor	105 Shares 0.05%	Consultant - Sole Proprietor - 100%
Don W. Ayres Baton Rouge, LA	Banker	President & Chief Executive Officer: American Gateway Financial Corporation and American Gateway Bank	N/A	NONE		2,407 Shares 1.10%	NONE NONE
Terre L. Bidwell Baton Rouge, LA	Banker	Chief Financial Officer/Cashier and Executive Vice President: American Gateway Financial Corporation and American Gateway Bank	N/A	NONE		- Shares 0.00%	NONE NONE
Ricky J. Sparks St. Francisville, LA	Banker	Chief Administrative Officer and Exe. Vice Pres American Gateway Financial Corporation and American Gateway Bank	N/A	NONE		309 Shares 0.14%	NONE NONE
Craig Livingston Baton Rouge, LA	Banker	Chief Lending Officer and Senior Vice President American Gateway Financial Corporation and American Gateway Bank	N/A	NONE		- Shares 0.00%	NONE NONE
Marshall T Reynolds Huntington, WV	Businessman	Principal Shareholder: American Gateway Financial Corporation and American Gateway Bank	N/A	Abigail Adams Bancorporation Champion Industries Energy Services of America Premier Financial Bancorp Summit State Bank Champion Printing	- Director - Chairman/CEO - Chairman - Chairman - Director - Chairman/CEO	36,694 Shares 16.84%	Champion Graphics - 42% Summit State Bank - 27%

(1) = Ownership interest less than twenty-five percent.

** Parent (American Gateway Financial Corporation - Formerly West Baton Rouge Bancshares, Inc.) owns 100% of Subsidiary (American Gateway Bank).