

Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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):

January 20, 2012

Month / Day / Year

I, **Paul G. Moresi, Jr.**

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

Bank Of Erath Holding Company

Legal Title of Bank Holding Company

PO Drawer B

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

Erath

LA

70533

City

State

Zip Code

105 West Edwards, Erath LA 70533

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Cheney Desormeaux

V/P Cashier

Name

Title

337-937-5816

Area Code / Phone Number / Extension

Area Code / FAX Number

337-937-5865

E-mail Address

cdesoremaux@bankoferath.com

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

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.

Paul G. Moresi, Jr.
Signature of Bank Holding Company Director and Official

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

4125152

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:

Stockholder Ownership & FRY-6 Item #3

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

**BANK OF ERATH HOLDING COMPANY
ERATH, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2011**

BANK OF ERATH HOLDING COMPANY ERATH, LA
--

100%

BANK OF ERATH ERATH, LA

100%

BESS INSURANCE AND FINANCIAL SERVICES ERATH, LA
--

**BANK OF ERATH HOLDING COMPANY
ERATH, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2011**

**Report Item 4: Securities holders
(2)(a)(b)(c)**

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with the power to vote during the fiscal year ending 12-31-2010

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

FORM FR Y-6

BANK OF ERATH HOLDING COMPANY

ERATH, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2011

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names City, State, Country	(2) 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)	(4)(c) List names of other companies (includes partnerships) If 25% or more of voting securities are held(List names of companies and percentages of voting securities held)
Paul G. Moresi, Jr. Abbeville, LA, USA	Bank President/ Attorney	Director & Chairman	Director & Chairman	Erath Sugar Co. LTD A Moresi CO., LTD	8.12%	NONE	N/a
Beth B. Melebeck Abbeville, LA, USA	N/A	Director & Executive Vice President	Director, Executive Vice President Treasurer	N/A	1%	NONE	N/A
James M. Segura III Erath, LA, USA	N/A	Director Secretary	Director Secretary		3%	NONE	N/A
Dr. Howard Alleman Abbeville, LA, USA	Physician	Director	Director	Private Medical Practice	3%	NONE	N/A
Donald W. Guidry Lafayette, LA, USA	N/A	Director	Director	MARLA BAYOU LAND COMPANY	5.89%	NONE	N/A
Vernon L. Caldwell III Schriever, LA, USA	Real Estate	Director	Director	COUL ON PLANTATION; MAGNOLIA PLANTATION, LAUREL GROVE PLANTATION ERATH SUGAR COMPANY CALDWELL LANDDS HIGH GRASS LLC	1%	NONE	N/A
Paul G. Moresi, III Abbeville, LA, USA	Attorney	Director	Director	THE MORESI FIRM ASSISTANT DISTRICT ATTORNEY	1%	NONE	N/A