

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEB 16 RECD

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, Paul G. Moresi, Jr.

Name of the Holding Company Director and Official
Chairman/President

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.

Signature of Holding Company Director and Official
01/22/2016

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
C.I.

4125152

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)

Reporter's Name, Street, and Mailing Address

Bank of Erath Holding Company

Legal Title of Holding Company

PO Drawer B

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

Erath LA 70533
City State Zip Code

105 West Edwards

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cheney Desormeaux VP/Cashier

Name Title

337-937-5816

Area Code / Phone Number / Extension

337-937-5865

Area Code / FAX Number

cdesormeaux@bankoferath.com

E-mail Address

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:

Items 3 and 4

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, 2015**

**BANK OF ERATH HOLDING COMPANY
ERATH, LA
Incorporated in Louisiana
LEI does not apply**

100%

**BANK OF ERATH
ERATH, LA**

**Incorporated in Louisiana
LEI does not apply**

100%

**BESS INSURANCE AND FINANCIAL SERVICES
ERATH, LA**

Incorporated in Louisiana

**INACTIVE
LEI does not apply**

Results: A list of branches for your depository institution: BANK OF ERATH (ID_RSSD: 399731).
 This depository institution is held by BANK OF ERATH HOLDING COMPANY (4125152) of ERATH, LA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 04/05/2016.

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
OK		Full Service (Head Office)	399731	BANK OF ERATH	105 WEST EDWARDS STREET	ERATH	LA	70533	VERMILION	UNITED STATES	5440	0	BANK OF ERATH	399731	
OK		Full Service	664934	ABBEVILLE BRANCH	1309 CHARITY	ABBEVILLE	LA	70510	VERMILION	UNITED STATES	218672	2	BANK OF ERATH	399731	
OK		Full Service	542630	DELCAMBRE BRANCH	102 W MAIN	DELCAMBRE	LA	70528	VERMILION	UNITED STATES	218671	1	BANK OF ERATH	399731	

FORM FR Y-6

**BANK OF ERATH HOLDING COMPANY
ERATH, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2015**

**Report Item 3: Securities holders
(1)(a)(b)(c)
PUBLIC**

Current securities holders with ownership, control or holdings of 5% or more with the power to vote as of fiscal year ending 12-31-2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number of Percentage Each Class of Voting Securities
Charles B. Caldwell II, Trustee Of the Caldwell 2008 Revocable Trust U.D.T dated June 27, 2008 And any amendment thereto Alpine, CA, USA	USA	
Rowland E. Caldwell, Jr. Thibodaux, LA, USA	USA	
Paul G. Moresi, Jr. & Southwest Securities FBO Paul G. Moresi, Jr. Abbeville, LA, USA	USA	

FORM FR Y-6

**BANK OF ERATH HOLDING COMPANY
ERATH, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2015**

**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 12-31-2015

(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, 2015**

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

(1) Names City, State, Country Country partnerships)	(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 if 255 of 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				
Beth B. Melebeck Abbeville, LA, USA	N/A	Director & Executive Vice President	Director, Executive Vice President Treasurer				
James M. Segura III Erath, LA, USA	N/A	Director Secretary	Director Secretary				
Dr. Howard Alleman Abbeville, LA, USA	Retiered Physician	Director	Director				
Vernon L. Caldwell III Schriever, LA, USA	Real Estate	Director	Director				
Paul G. Moresi, III Abbeville, LA, USA	Attorney	Director	Director				
Charley S. Steen, III	Business N/A Owner	Director	Director				

REVISED
5/11/16