

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, **Benny Menard**

Name of the Holding Company Director and Official
Director

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

6-6-15

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 2775160
C.I. _____

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

December 31, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Community First Bancshares, Inc.

Legal Title of Holding Company

P O Box 11440

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

New Iberia LA 70562
City State Zip Code

535 Jefferson Terrace Blvd

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Tracy Foreman Assistant Cashier
Name Title

337-365-6677

Area Code / Phone Number / Extension

337-364-9784

Area Code / FAX Number

tforeman@cfirstbank.com

E-mail Address

cfirstbank.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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Community First Bank

Legal Title of Subsidiary Holding Company

P O Box 11440

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

New Iberia LA 70562-1440
City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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City State Zip Code

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FR Y-6

2775160
Community First Bancshares, Inc.
New Iberia, Louisiana
Fiscal Year Ending December 31, 2014

Report Item 1b: Will be sent under separate cover.

Report Item 2a:	Direct Holdings 100% Community First Bancshares, Inc. Incorporated in the State of Louisiana Community First Bank New Iberia, Louisiana Incorporated in the State of Louisiana	Indirect Holdings None	Foreign Companies None
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Report Item 2b: Attachment #2

Report Item 3:

(1):	1 (a): Wayne Porciau New Iberia, LA	1 (b): USA	1 (c): 68,500 - 8.6411% Common Stock
	1 (a): Greg Inzerella New Iberia, LA	1 (b): USA	1 (c): 49,000 - 6.1812% Common Stock
(2):	None		

Report Item 4: Attachment # 1

Results: A list of branches for your depository institution: COMMUNITY FIRST BANK (ID_RSSD: 2775179).
 This depository institution is held by COMMUNITY FIRST BANCSHARES, INC. (2775160) of NEW IBERIA, LA.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

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)	2775179	COMMUNITY FIRST BANK	535 JEFFERSON TERRACE	NEW IBERIA	LA	70560	IBERIA	UNITED STATES	73844	0	COMMUNITY FIRST BANK	2775179	
Ok		Full Service	4421265	BREAUX BRIDGE BRANCH	1805 REES STREET	BREAUX BRIDGE	LA	70517	ST MARTIN	UNITED STATES	535359	5	COMMUNITY FIRST BANK	2775179	
Ok		Full Service	3307326	BROUSSARD BRANCH	801 ALBERTSON PKWY	BROUSSARD	LA	70518	LAFAYETTE	UNITED STATES	433013	2	COMMUNITY FIRST BANK	2775179	
Change	1/20/2015	Full Service	4653178	LOREAUVILLE BRANCH	302 N Main Street	LOREAUVILLE	LA	70552	IBERIA	UNITED STATES	Not Required	Not Required	COMMUNITY FIRST BANK	2775179	
Ok		Limited Service	3030530	NORTHSIDE BRANCH	403 EMILE VERRET ROAD	NEW IBERIA	LA	70563	IBERIA	UNITED STATES	360817	1	COMMUNITY FIRST BANK	2775179	
Ok		Full Service	3588460	YOUNGSVILLE BRANCH	2821 EAST MILTON AVENUE	YOUNGSVILLE	LA	70592	LAFAYETTE	UNITED STATES	460992	4	COMMUNITY FIRST BANK	2775179	

Attachment #1
 Fiscal Year ending 12-31-2014
 Community First Bancshares, Inc.
 New Iberia, Louisiana
 Directors and Officers
 2775160

Page 1

(1) Names & Address (City, State, Country)	(2) Principal 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 BHC	(4)(B) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(C) List names of other companies (includes partnerships)
Lynn DeRouen New Iberia, LA United States	Attorney & Financial Advisor	Director & Secretary	Director & Secretary (Community First Bank)	President (DeRouen & Wattigny, APLC) President DeRouen Financial Management LLC	2.2087%	N/A	DeRouen & Wattigny (100%) DeRouen Financial Management LLC (100%)
Darryl Elias New Iberia, LA United States	Medical Doctor/Instructor	Director & Chairman	Director & Chairman (Community First Bank)	Managing Partner (3E & S LLC) Managing Partner (Silver Oaks, LLC)	4.3899%	N/A	3E & S LLC (25%) Silver Oaks, LLC (100%)
James B Falterman, Jr. New Iberia, LA United States	Medical Doctor	Director	Director (Community First Bank)	N/A	3.3951%	N/A	JBF Inc. (100%) JKJC LLC (50%) Rainbow 73 LLC (100%)
James Holleman New Iberia, LA United States	Retired	Director	Director (Community First Bank)	Member/Manager (James A and Kelly S Holleman Family LLC)	3.6090%	N/A	James A and Kelly S Holleman Family LLC (25%)

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Greg Inzerella New Iberia, LA United States	Certified Public Accountant Financial Advisor	Director & President	Director (Community First Bank)	President (Inzerella, Feldman, & Pourciau, CPA's)	6.1812%	N/A	Inzerella Feldman, & Pourciau, CPA's (81.63%) Investment & Financial Consultants LLC (79.59%) PIF Investments LLC (33 1/3%) Commodity Investments LLC (33 1/3%)
Jackie Judice New Iberia, LA United States	MA Patout	Director	Director (Community First Bank)	President (Iberia Discout Tire) Public Relations (MA Patout) President (Sandys Place LLC)	2.5230%	N/A	Iberia Discout Tire (59%) Sandys Place LLC (33 1/3%)

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Benny Menard New Iberia, LA United States	N/A	Director	Director & President (Community First Bank)	N/A	3.3113%	N/A	N/A
Wayne Pourciau New Iberia, LA United States	Marine Transportation	Director	Director (Community First Bank)	Member/Manager (Double Eagle Marine, LLC)	8.6411%	N/A	Sharlee Investments (100%) WMP Investments, LLC LLC (100%) Double Eagle Marine, LLC (60%) Commodity Investments LLC (33 1/3%) DE Holdings, LLC (75%) Exotic Farm, LLC (100%)

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Craig Romero New Iberia, LA United States	N/A	Director	Director (Community First Bank)	Producer (Laris Insurance) Port of Iberia Executive Director	1.2615%	N/A	N/A
W Perry Stokes, Jr. New Iberia, LA United States	Medical Doctor	Director	Director (Community First Bank)	N/A	3.4072%	N/A	Iberia Gastroenterologist Association (50%) Acadiana Surgery Center (51%) T Liz LLC (100%) Stokes Rental LLC (100%) IAA LLC 50% DVS Holdings 50%

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Joey Danos New Iberia, LA United States	N/A	Senior Vice President	Senior Vice President (Community First Bank)	N/A	0.0000%	N/A	N/A
Larry Hensgens New Iberia, LA United States	N/A	Senior Vice President	Senior Vice President (Community First Bank)	N/A	2.0184%	N/A	N/A
Jimmy Rodrigue New Iberia, LA United States	N/A	Senior Vice President	Senior Vice President (Community First Bank)	N/A	1.9553%	N/A	N/A
Terrie Romero New Iberia, LA United States	N/A	Senior Vice President	Senior Vice President (Community First Bank)	N/A	0.0000%	N/A	N/A
Dirk Trahan Youngsville, LA United States	N/A	Senior Vice President	Senior Vice President (Community First Bank)	N/A	0.0000%	N/A	N/A
Jerome Weber New Iberia, LA United States	N/A	Senior Vice President	Senior Vice President (Community First Bank)	N/A	0.0000%	N/A	N/A