

FR Y-6  
OMB Number 7100-0297  
Approval expires December 31, 2014  
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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):

**March 08, 2012**

Month / Day / Year

I, **Brandt J. Dufrene**

Name of the Bank Holding Company Director and Official

**Chairman, President**

Title of the Bank Holding Company Director and Official

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.

Reporter's Name, Street, and Mailing Address

**First St Charles Bancshares, Inc**

Legal Title of Bank Holding Company

**P.O. Box 508**

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

**Boutte LA 70039**

City State Zip Code

**13386 Hwy 90, Boutte, LA 70039**

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:

**Mark Maheu CFO**

Name Title

**985-785-8411**

Area Code / Phone Number / Extension

**985-785-7857**

Area Code / FAX Number

**markm@fnbusa.com**

E-mail Address

Signature of Bank Holding Company Director and Official

**3-8-12**  
Date of Signature

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

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 **1140190**  
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**

**First St. Charles Bancshares, Inc.  
Boutte, Louisiana  
Fiscal Year Ending December 31, 2011**

**Item 1.a: Form 10-K filed with the Securities and Exchange Commission**

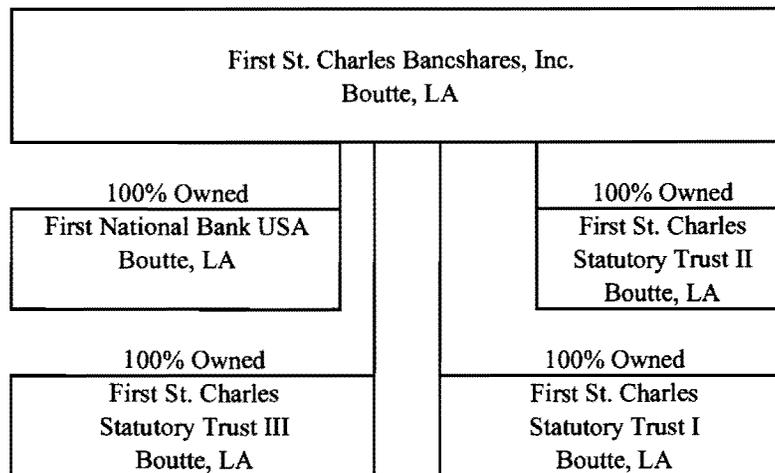
None. The BHC is not required to prepare form 10K with the SEC.

**Item 1.b: Annual Reports to Shareholders**

The annual audited financial statements were not available by the submission date of the FR Y-6.  
Upon receipt of the audited financial statements, two copies will be forwarded.

**Item 2: Organization Chart**

First St. Charles Bancshares, Inc.  
Organization Chart  
December 31, 2011



**Supplements:**

- (a). None.
- (b). See Attached Branch Listing
- (c). None.
- (d). None.

**Item 3: Shareholders**

First St. Charles Bancshares, Inc.  
Listing of 5% Shareholders  
December 31, 2011

(1)(a) <u>Name and Address</u>	(1)(b) <u>Country of Citizenship or Incorporation</u>	(1)(c)	Class A & Class D Common Stock	
			<u># Shares</u>	<u>% Owned</u>
Brandt J. Dufrene Kenner, LA	USA		73,014	61.91%
Brandt J. Dufrene Jr. Trust Boutte, LA	USA		13,053	11.07%
Stephen S. Dufrene, Trust Boutte, LA	USA		13,053	11.07%
Brandt J. Dufrene, Jr. Metairie, LA	USA		8,411	7.13%
Stephen S. Dufrene Destrehan, LA	USA		8,411	7.13%

**Item 3: Shareholders** Part 2. None.

**Item 4: Directors and Officers**

(1) Name & 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 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 percentage of voting securities held)
Brandt J. Dufrene Luling, LA	Chairman & President First National Bank USA	Chairman & President	Chairman & President First National Bank USA	Dormant Company Oceanic Fleet, Inc. Dormant Company Oceanic Fleet, LLC Owner Audubon Guest House, LLC	61.91%	None	100% Oceanic Fleet, Inc. 100% Oceanic Fleet, LLC 48% Audubon Guest House, LLC
Brandt J. Dufrene, Jr. Metairie, LA	Attorney	Director	Director First National Bank USA	Brandt J. Dufrene, Jr. Attorney at Law  Owner Audubon Guest House, LLC Dormant Company Oceanic Fleet Management, LLC Owner Branson Des Allemands Properties, LLC Partner Brandtsons Partners Owner Dufrene Title, LLC Owner Brandt J. Dufrene, Jr., LLC	7.13%	None	100% Brandt J. Dufrene, Jr. Attorney at Law 26% Audubon Guest House, LLC 25.5% Oceanic Fleet Management, LLC 50% Branson Des Allemands Properties, LLC 50% Brandtsons Partners 50% Dufrene Title, LLC 100% Brandt J. Dufrene, Jr., LLC
Kenneth Soyez Destrehan, LA	Retired	Director	None		0.85%	None	None
Brandt J. Dufrene, Jr. Trust Boutte, LA	N/A	None	None	None	11.07%	None	None
Stephen S. Dufrene, Jr. Trust Boutte, LA	N/A	None	None	None	11.07%	None	None

Item 2.b:  
Branch Listing  
31-Dec-10

Type	Name	Address	City	State	Zip	County	Country
Full Service(Head Office)	First National Bank USA	13386 Hwy 90	Boutte	LA	70039	St. Charles	United States
Full Service	LaPlace Office	377 Belle Terre	LaPlace	LA	70068	St. John	United States
Full Service	Norco Office	590 Apple Street	Norco	LA	70079	St. Charles	United States