

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 01 REC'D

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.

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

Gulf Coast Bancshares, Inc

Legal Title of Holding Company

PO Box 490

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

Abbeville LA 70511-0490

City State Zip Code

221 South State St., Abbeville, LA 70510

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jodi Bodin Auditor/Vice President

Name Title

337-892-3109

Area Code / Phone Number / Extension

337-893-7319

Area Code / FAX Number

jodib@gcbank.com

E-mail Address

None

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

I, Paul Patout

Name of the Holding Company Director and Official

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

03/28/2016

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 1085929
 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 FRY-6
GULF COAST BANCHARES, INC.
ABBEVILLE, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2015**

REPORT ITEM 1: **The Bank Holding Company prepares an annual report for its shareholders.**

REPORT ITEM 2a: **Organization Chart**

<p>GULF COAST BANCSHARES, INC. N/A LEI ABBEVILLE, LOUISIANA INCORPORATED IN LOUISIANA DATE INCORPORATED 8/1/1989 HOLDING COMPANY</p>

100% OWNED

<p>GULF COAST BANK N/A LEI ABBEVILLE, LOUISIANA INCORPORATED IN LOUISIANA DATE INCORPORATED 1/20/1970 COMMERICAL BANK</p>
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REPORT ITEM 2B: **The Domestic Branch Report had a few corrections see attached copy**

REPORT ITEM 3(1): **Shareholder List is attached**

REPORT ITEM 3(2): **None-all are included in 3(1)**

REPORT ITEM 4: **Directors and Officers Schedule is attached**

Results: A list of branches for your depository institution: GULF COAST BANK (ID_RSSD: 459130).
 This depository institution is held by GULF COAST BANCSHARES, INC. (1085929) of ABBEVILLE, LA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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	Branch Service Type	Branch	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC	Office	Head Office	Head Office
OK		Full Service (Head Office)	459130	GULF COAST BANK	221 SOUTH STATE STREET	ABBEVILLE	LA	70510	VERMILION	UNITED STATES	14016	0	GULF COAST BANK	459130
Change		Full Service	3017812	ABBEVILLE WALMART BRANCH	3005 VETERANS MEMORIAL DRIVE	ABBEVILLE	LA	70510	VERMILION	UNITED STATES	359645	8	GULF COAST BANK	459130
Change		Limited Service	180331	BY-PASS BRANCH	214 E SUMMERS DRIVE	ABBEVILLE	LA	70510	VERMILION	UNITED STATES	250787	5	GULF COAST BANK	459130
Change		Limited Service	45533	CHARITY STREET BRANCH	2025 CHARITY STREET	ABBEVILLE	LA	70510	VERMILION	UNITED STATES	250786	4	GULF COAST BANK	459130
OK		Full Service	4722524	CARENCRO BRANCH	3906 NE EVANGELINE THRUWAY	CARENCRO	LA	70520-594	LAFAYETTE	UNITED STATES	Not	Not	GULF COAST BANK	459130
Change		Full Service	520535	DELCAMBRE BRANCH	306 HWY 14 WEST	DELCAMBRE	LA	70528	VERMILION	UNITED STATES	250783	1	GULF COAST BANK	459130
OK		Full Service	458638	ERATH BRANCH	500 W LASTIE STREET	ERATH	LA	70533	VERMILION	UNITED STATES	250784	2	GULF COAST BANK	459130
OK		Full Service	3373161	AMBASSADOR CAFFERY BRANCH	3911 AMBASSADOR CAFFERY PARKWAY	LAFAYETTE	LA	70503	LAFAYETTE	UNITED STATES	441151	12	GULF COAST BANK	459130
OK		Full Service	2952091	EVANGELINE THRUWAY BRANCH	1229 NORTH WEST EVANGELINE THRUWAY	LAFAYETTE	LA	70501	LAFAYETTE	UNITED STATES	359994	10	GULF COAST BANK	459130
OK		Full Service	1999026	JOHNSTON STREET BRANCH	4310 JOHNSTON STREET	LAFAYETTE	LA	70503	LAFAYETTE	UNITED STATES	250788	6	GULF COAST BANK	459130
OK		Full Service	3448966	KALISTE SALOOM BRANCH	1405 KALISTE SALOOM	LAFAYETTE	LA	70508	LAFAYETTE	UNITED STATES	451138	13	GULF COAST BANK	459130
OK		Full Service	2951731	PINHOOK BRANCH	2428 WEST PINHOOK ROAD	LAFAYETTE	LA	70508	LAFAYETTE	UNITED STATES	358983	7	GULF COAST BANK	459130
OK		Full Service	3024294	WALMART-AMBASSADOR CAFFERY BRANCH	3142 AMBASSADOR CAFFERY PARKWAY	LAFAYETTE	LA	70506	LAFAYETTE	UNITED STATES	359938	9	GULF COAST BANK	459130
OK		Full Service	3288078	WEST CONGRESS BRANCH	711 WEST CONGRESS	LAFAYETTE	LA	70501	LAFAYETTE	UNITED STATES	429566	11	GULF COAST BANK	459130
OK		Full Service	215635	MAURICE BRANCH	9302 MAURICE AVENUE	MAURICE	LA	70555	VERMILION	UNITED STATES	250785	3	GULF COAST BANK	459130
OK		Full Service	4225977	SUGAR MILL POND BRANCH	3000 EAST MILTON AVENUE	YOUNGSVILLE	LA	70592	LAFAYETTE	UNITED STATES	518289	14	GULF COAST BANK	459130

WJA



Gulf Coast Bancshares, Inc
Shareholders owning 5% or more of Outstanding Stock
Report Item 3: Shareholders

(1)(a) Name	(1)(b) Country of Citizenship	(1)(c) <u>COMMON SHARES OWNED</u>	
CAP Voiting Trust Lafayette LA 70501 USA Paul Patout, Patrick Patout, and Raymond Patout, Trustee	USA	16,782	24.49%
Lorraine LeBlanc Abbeville, LA 70510 USA	USA	3708	5.41%

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) & Position with Holding Company	(3)(b) Title Title & Position with Other Businesses (Include names of other businesses)	(3)(c) Position with Other Businesses (include names of other businesses)	Title & (4)(a) Percentage of Voting Shares in 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)
Richard Dubois Erath, LA USA	N/A	Director	Vice Chairman & Director Gulf Coast Bank	N/A		3.47% None	N/A
LeBlanc Family Irrevocable Trust, Lorraine LeBlanc Abbeville, LA, USA	N/A	Director & Secretary	Secretary & Director Gulf Coast Bank & President GCB Financila Services Inc	N/A		5.41% None	N/A
Paul Patout Abbeville, LA USA	N/A	Director & President	President , CEO & Director Gulf Coast Bank	N/A		0.15% None	N/A
Patrick Patout Abbeville, LA USA	N/A	Director & Chairman	Chairman of the Board & Director Gulf Coast Bank	N/A		0.29% None	N/A
Emmet Putnam III Abbeville, LA USA	N/A	Director	Director Gulf Coast Bank	N/A		4.38% None	N/A
Paul J. Hebert Lafayette, LA USA	Attorney	Director	Director Gulf Coast Bank	Member of the following :Ottinger Hebert, LLC Magellan Construction LLC, Magellan Development LLC, Pinhook Associates LLC and Jimmy Johns LLC Lafayette		0.15% None	Member of the following :25 %Ottinger Hebert, LLC ; 15% Magellan Construction LLC: 40% Magellan Development LLC; 25% Pinhook Associates LLC and 25%Jimmy Johns LLC Lafayette
CAP VOTING TRUST Paul Patout, Patrick Patout, Raymond Patout Trustees Lafayette LA USA	N/A	N/A	N/A	N/A		24.49% None	N/A