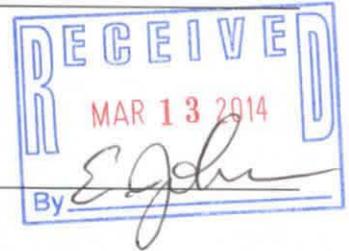


Board of Governors of the Federal Reserve System



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.

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

**December 31, 2013**

Month / Day / Year

I, **J. Wade O'Neal, III**

Reporter's Name, Street, and Mailing Address

**Great Guaranty Bancshares, Inc.**

Legal Title of Holding Company

**P. O. Box 10**

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

**New Roads LA 70760**

City State Zip Code

**175 New Roads Street, New Roads, LA 70760**

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

**J. Wade O'Neal, III President**

Name Title

**225 638-8621**

Area Code / Phone Number / Extension

**225-638-5636**

Area Code / FAX Number

**woneal@guaranty-bnk.com**

E-mail Address

**guaranty-bnk.com**

Address (URL) for the 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.

*J. Wade O'Neal, III*  
 Signature of Holding Company Director and Official

**02/20/2014**

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 1083158  
 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."

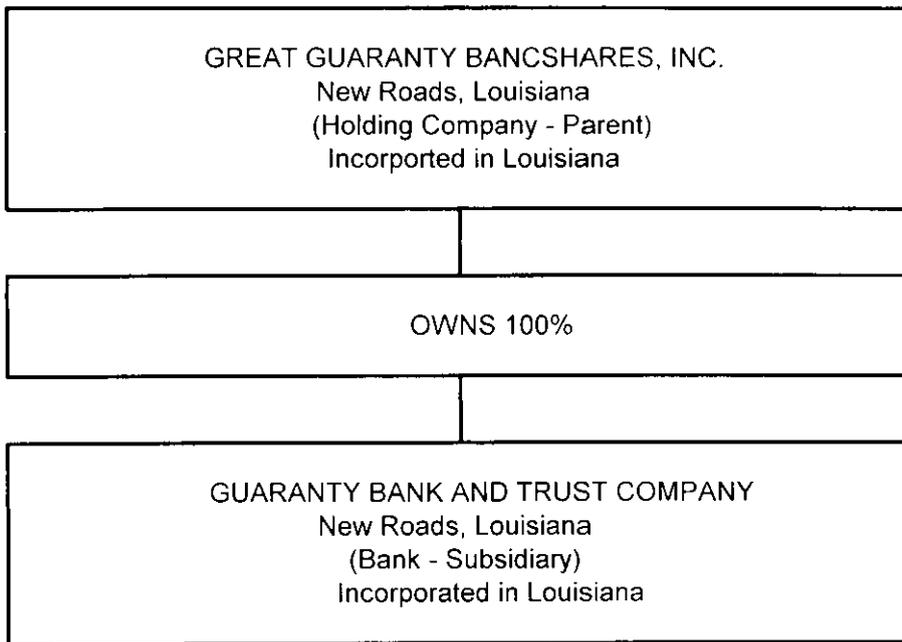
No

**Form FR Y-6**  
**Great Guaranty Bancshares, Inc.**  
**New Roads, Louisiana**  
**Fiscal Year Ending December 31, 2013**

**REPORT ITEM**

1: The bank holding company prepares an annual report for its securities holders. Two copies will be forwarded as soon as it is available.

2.a.: Organizational Chart



2.b.: No changes or corrections to Branch Listing ✓

1. Guaranty Bank & Trust Company Main Office  
175 New Roads Street  
New Roads, Louisiana 70760  
Full Service Location - No changes
2. Guaranty Bank & Trust Company Livonia Branch  
3026 Hwy. 78  
Livonia, Louisiana 70760  
Full Service Location - No changes
3. Guaranty Bank & Trust Company Zachary Branch  
6800 Main Street  
Zachary, Louisiana 70791  
Full Service Location - No changes
4. Guaranty Bank & Trust Company Port Allen Branch  
1086 Lobdell  
Port Allen, LA 70767  
Full Service Location - No Changes

Rev. 5/13

**Form FR Y-6**  
**Great Guaranty Bancshares, Inc.**  
**December 31, 2013**

**REPORT ITEM 3: Securities holders**

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-13

(1)(a) Name & Address (City, State)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities
Henry D. H. Olinde, Jr. Baton Rouge, LA	USA	11,129 - 8% Common Stock
John L. Ewing New Roads, LA	USA	8,742 - 6% Common Stock
Michael Chad Soprano New Roads, LA	USA	8,343 - 6% Common Stock

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-13

(2)(a) Name & Address (City, State)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
Humphrey T. Olinde, Jr. New Roads	USA	9,308 - 7% Common Stock

Form FR Y-6  
Great Guaranty Bancshares, Inc.  
December 31, 2013

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

(1) Names & Address (City, State)	(2) Principal Occupation if other than with BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with Subsidiary Guaranty Bank & Trust	(3)(c) Title & Position with other Businesses	(4)(a) % of Voting Shares in BHC	(4)(b) % of Voting Shares in Subsidiary	(4)(c) % of Voting Shares of Other Companies if 25% or greater
Joseph Levy Dabadie, Jr. New Roads, LA	Retired	Director	Director	Retired	1%	None	None
Hall L. Davis Bueche, LA	Hall Davis & Son Funeral Home Owner	Director	Director	Owner Hall Davis Funeral Home Owner Heavenly Gates Cemetary	None	None	Hall Davis & Son Funeral Home 100% Heavenly Gates Cemetary, LLC 100%
Dr. Donald W. Doucet New Roads, LA	Physician	Director	Director	Private Practice	2%	None	Donald W. Doucet MD & Assc., LLC 51% PCP, LLC 50%
John Lane Ewing New Roads, LA	Merchant	Director Secretary	Director	President/Owner Ewings of New Roads, Inc. Ewings of Livonia, LLC  Managing Member JAJ Enterprises, LLC	6%	None	Ewings of New Roads, Inc. 100% Ewings of Livonia, LLC 100% JAJ Enterprises, LLC 40%
John C. Hopewell, III Zachary, LA	Attorney	Director	Director	Managing Partner Hopewell Law Firm, LLP President/Managing Member Certain Title, LLC	None	None	Hopewill Law Firm, LLP 98% Certain Title, LLC 100%
Henry D. H. Olinde, Jr. Baton Rouge, LA	Attorney	Director Chairman	Director Chairman	Managing Member Olinde & Mercer, LLC Director B. Olinde & Sons, LLC	8%	None	Olinde Brothers Property 50% Olinde & Mercer, LLC 100%
J. Wade O'Neal, III New Roads, LA	Guaranty Bank & Trust President & CEO	Director President	Director President & CEO	N/A	1%	None	None
J. Layne Orillion Lottie, LA	LoVac, LLC Managing Member	Director	Director	Managing Member LoVac, Inc. Managing Member Orillion Equipment, LLC Managing Member Orillion Land Company, LLC Managing Member KOG Farms, LLC	1%	None	LoVac, Inc. 49% Orillion Equipment LLC 30% Orillion Real Estate LLC 50% KOG Farms, LLC 40%
Mary Ann Pourciau Jarreau, LA	Guaranty Bank & Trust Sr. V.P./H.R.	Asst. Treasurer	Secretary to Board Sr. Vice President	N/A	1%	None	None
Francis Gregory Roy New Roads, LA	P & G Roy Farms Owner/Manager	Director	Director	Managing Partner P & G Roy Farms	1%	None	P & G Roy Farms 50%
Michael Chad Soprano New Roads, LA	Soprano's Supermarket Owner	Director	Director	Owner Soprano's Supermarket	6%	None	Soprano's Supermarket LLC 100%