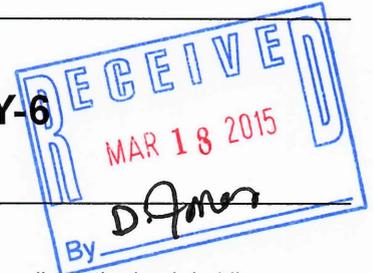


Board of Governors of the Federal Reserve System



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, 2014

Month / Day / Year

none

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

J. Wade O'Neal, III

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

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)

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

Signature of Holding Company Director and Official

03/13/2015

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."

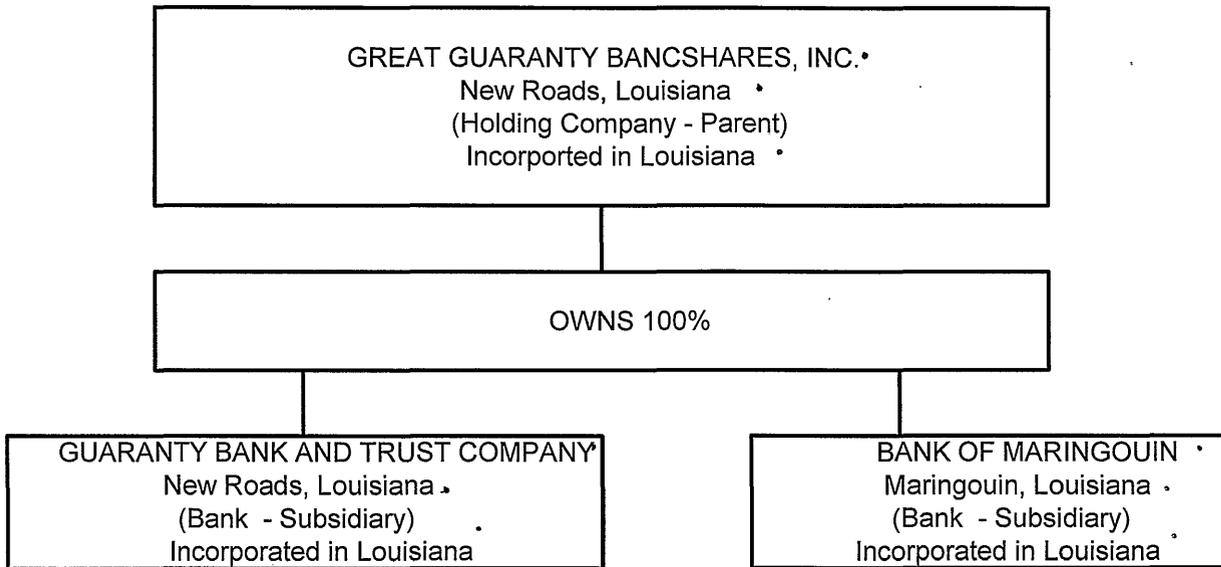
No

Form FR Y-6
Great Guaranty Bancshares, Inc.
New Roads, Louisiana
Fiscal Year Ending December 31, 2014

REPORT ITEM

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. Two copies will be forwarded as soon as it is available.

2.a.: Organizational Chart



2.b.: Domestic branch listing provided to the Federal Reserve Bank. No changes or corrections

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
5. Bank of Maringouin Main Office
11070 Hwy. 77
Maringouin, Louisiana 70757
Full Service Location - No changes
6. Bank of Maringouin Interstate Branch
17445 Hwy. 77
Grosse Tete, Louisiana 70740
Full Service Location - No changes

Results: A list of branches for your holding company: GREAT GUARANTY BANCSHARES, INC. (1083158) of NEW ROADS, LA. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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)	993335	BANK OF MARINGOUIN	11070 HWY. 77	MARINGOUIN	LA	70757	IBERVILLE	UNITED STATES	5190	0	BANK OF MARINGOUIN	993335	
OK		Full Service	322636	INTERSTATE BRANCH	17445 HIGHWAY 77	GROSSE TETE	LA	70740	IBERVILLE	UNITED STATES	218018	1	BANK OF MARINGOUIN	993335	
OK		Full Service (Head Office)	289739	GUARANTY BANK AND TRUST COMPANY	175 NEW ROADS STREET	NEW ROADS	LA	70760	POINTE COUPEE	UNITED STATES	11721	0	GUARANTY BANK AND TRUST COMPANY	289739	
OK		Full Service	814636	LIVONIA BRANCH	3026 HIGHWAY 78	LIVONIA	LA	70755	POINTE COUPEE	UNITED STATES	242723	1	GUARANTY BANK AND TRUST COMPANY	289739	
OK		Full Service	3775149	PORT ALLEN BRANCH	1086 LOBDELL	PORT ALLEN	LA	70767	WEST BATON ROUGE	UNITED STATES	474319	6	GUARANTY BANK AND TRUST COMPANY	289739	
OK		Full Service	3396919	ZACHARY OFFICE	6800 MAIN STREET	ZACHARY	LA	70791	EAST BATON ROUGE	UNITED STATES	445629	5	GUARANTY BANK AND TRUST COMPANY	289739	

OK
 SRP.

Form FR Y-6
Great Guaranty Bancshares, Inc.
December 31, 2014

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	11,175 - 8% Common Stock
John L. Ewing New Roads, LA	USA	9,492 - 7% Common Stock
Michael Chad Soprano New Roads, LA	USA	9,039 - 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
None		

Form FR Y-6
Great Guaranty Bancshares, Inc.
December 31, 2014

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
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 100% PCP, LLC 100%
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	7%	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% B. Olinde & Sons, LLC 42%
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 Benny's Supermarket	6%	None	Soprano's Supermarket LLC 100%