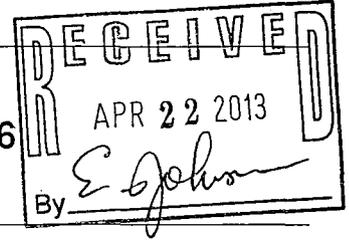


Reused

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, 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
MARCH 29, 2013
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 1086929
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2012
Month / Day / Year

Reporter's Name, Street, and Mailing Address
GULF COAST BANCSHARES, INC.
Legal Title of Holding Company
P.O. BOX 490
(Mailing Address of the Holding Company) Street / P.O. Box
ABBEVILLE LA 70511-0490
City State Zip Code
221 N STATE ST., ABBEVILLE, LA
Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
JODI BODIN AUDITOR
Name Title
337-892-3109
Area Code / Phone Number / Extension

Area Code / FAX Number
JODIB@GCBANK.COM
E-mail Address
WWW.GCBANK.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

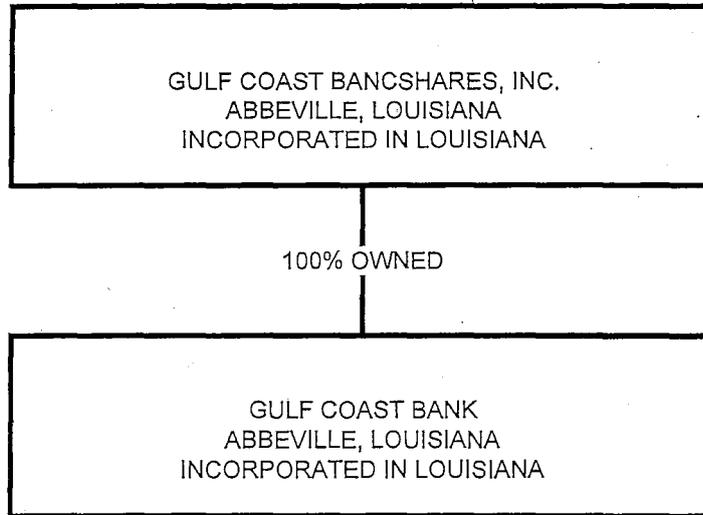
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

FORM FRY-6
GULF COAST BANCSHARES, INC.
ABBEVILLE, LOUISIANA
FISCAL YEAR ENDING DECEMBER 31, 2012

Rensey

REPORT ITEM 1: THE BANK HOLDING COMPANY PREPARES AN ANNUAL REPORT FOR ITS SHAREHOLDERS .
A COPY OF THE REPORT WILL BE MAILED UNDER SEPARATE COVER.

REPORT ITEM 2a: ORGANIZATION CHART



REPORT ITEM 2b THE DOMESTIC BRANCH REPORT IS CORRECT-SEE ATTACHED COPY

REPORT ITEM 3(1) SHAREHOLDERS LIST IS ATTACHED

REPORT ITEM 3(2) NONE-ALL ARE INCLUDED IN 3(1)

REPORT ITEM 4: DIRECTORS AND OFFICERS SCHEDULE IS ATTACHED

Reused

GULF COAST BANK
DOMESTIC BRANCH LISTING
FORM FRY*6-REPORT ITEM 2b

<u>POPULAR NAME</u>	<u>DATE BRANCH OPENED</u>	<u>STREET ADDRESS</u>	<u>CITY</u>	<u>COUNTY</u>	<u>STATE</u>	<u>COUNTRY</u>	<u>ZIP CODE</u>	<u>BRANCH SERVICE TYPE</u>
AMBASSADOR CAFFERY BRANCH	6/6/2005	3911 AMBASSADOR CAFFERY PK	LAFAYETTE	LAFAYETTE	LA	USA	70503	FULL SERVICE
EVANGELINE THRUWAY BRANCH	10/20/2000	1229 NW EVANGELINE THRUWAY	LAFAYETTE	LAFAYETTE	LA	USA	70501	FULL SERVICE
JOHNSTON STREET BRANCH	11/2/1992	4310 JOHNSTON ST	LAFAYETTE	LAFAYETTE	LA	USA	70503	FULL SERVICE
KALISTE SALOOM BRANCH	4/19/2006	1405 KALISTE SALOOM RD	LAFAYETTE	LAFAYETTE	LA	USA	70503	FULL SERVICE
MAURICE BRANCH	4/28/1980	9302 MAURICE AVENUE	MAURICE	VERMILION	LA	USA	70555	FULL SERVICE
PINHOOK BRANCH	9/20/2000	2428 WEST PINHOOK	LAFAYETTE	LAFAYETTE	LA	USA	70508	FULL SERVICE
WALMART-AMBASSADOR CAFFER	4/18/2001	3142 AMBASSAODR CAFFERY	LAFAYETTE	LAFAYETTE	LA	USA	70508	FULL SERVICE
WEST CONGRESS BRANCH	7/1/2004	711 WEST CONGRESS	LAFAYETTE	LAFAYETTE	LA	USA	70501	FULL SERVICE
MAIN OFFICE	2/1/1971	221 S STATE	ABBEVILLE	VERMILION	LA	USA	70560	FULL SERVICE
ABBEVILLE WALMART BRANCH	3/24/2001	3005 CHARITY ST	ABBEVILLE	VERMILION	LA	USA	70560	FULL SERVICE
BY-PASS BRANCH	1/29/1982	214 W SUMMERS DRIVE	ABBEVILLE	VERMILION	LA	USA	70560	DRIVE THRU
CHARITY STREET BRANCH	11/17/1981	2025 Charity Street	ABBEVILLE	VERMILION	LA	USA	70560	DRIVE THRU
DELCAMBRE BRANCH	9/13/1978	304 LA HWY 14 West	DELCAMBRE	VERMILION	LA	USA	70560	FULL SERVICE
ERATH BRANCH	11/8/1978	500 W LASTIE ST	ERATH	VERMILION	LA	USA	70533	FULL SERVICE
SUGAR MILL POND BRANCH	11/15/2010	3000 E MILTON AVE	YOUNGSVILLE	LAFAYETTE	LA	USA	70592	FULL SERVICE

Reused

Revised

GULF COAST BANCSHARES, INC.
SHAREHOLDERS OWNING 5% OR MORE OF OUTSTANDING STOCK
REPORT ITEM 3: SHAREHOLDERS

(1)(a) <u>NAME</u>	(1)(b) <u>CITIZENSHIP</u>	(1)(c) <u>COMMON SHARES OWNED</u>	
		<u>NUMBER OF SHARES</u>	<u>PERCENTAGE OWNED</u>
C.A.P. VOTING TRUST LAFAYETTE, LA 70501 PAUL PATOUT, PATRICK PATOUT AND RAYMOND PATOUT, TRUSTEES	USA	17,422	24.35%
LORRAINE R LEBLANC ABBEVILLE, LA 70510	USA	3,708	5.18%

Revised

GULF COAST BANCSHARES & GULF COAST BANK

FISCAL YEAR ENDING DECEMBER 31, 2012

REPORT ITEM 4: INSIDERS

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

N:\GCB\GCB2012\Call Reports 2012\FRY6 Officers & Directors 2012.xls\STOCKHOLDERS

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
NAME AND ADDRESS	PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	TITLE AND POSITION WITH BANK HOLDING COMPANY	TITLE AND POSITION WITH SUBSIDIARIES	TITLE AND POSITION WITH OTHER BUSINESSES	PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	LIST NAMES OF OTHER COMPANIES
RICHARD DUBOIS ERATH, LA 70533	N/A	DIRECTOR & VICE CHAIRMAN	VICE CHAIRMAN-GULF COAST BANK	N/A	3.3200%	NONE	N/A
LORRAINE R LEBLANC ABBEVILLE, LA 70510	N/A	DIRECTOR & SECRETARY	SR VICE PRESIDENT, DIRECTOR, SECRETARY GULF COAST BANK PRESIDENT, GCB FINANCIAL SERVICES, INC.	N/A	5.1834%	NONE	N/A
PAUL PATOUT ABBEVILLE, LA 70592	N/A	DIRECTOR & PRESIDENT	PRESIDENT AND CEO GULF COAST BANK	N/A	0.1398%	NONE	N/A
PATRICK PATOUT ABBEVILLE, LA 70510	N/A	DIRECTOR & BOARD CHAIRMAN	CHAIRMAN OF THE BOARD GULF COAST BANK	N/A	0.2796%	NONE	N/A
EMMET PUTNAM III ABBEVILLE, LA 70510	N/A	DIRECTOR	DIRECTOR GULF COAST BANK	N/A	2.5162%	NONE	N/A
PAUL HEBERT ABBEVILLE, LA 70510	N/A	DIRECTOR	DIRECTOR GULF COAST BANK	ATTORNEY	0.1398%	NONE	N/A
CAP VOTING TRUST PAUL PATOUT, PATRICK PATOUT, AND RAYMOND PATOUT, TRUSTEES LAFAYETTE, LA	N/A	N/A	N/A	N/A	24.3542%	NONE	N/A