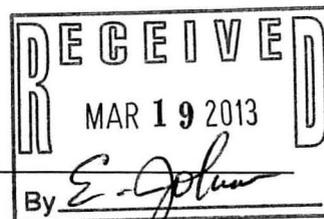


Board of Governors of the Federal Reserve System



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, 2012

Month / Day / Year

I, **Glen D. Bertrand**

Reporter's Name, Street, and Mailing Address

Louisiana Community Bancorp, Inc.

Name of the Holding Company Director and Official

CEO

Legal Title of Holding Company

PO Box 550

Title of the Holding Company Director and Official

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

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.

DeRidder	LA	70634
City	State	Zip Code

301 N Pine St.

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Glen D. Bertrand **CEO**

Name Title

337-462-4684

Area Code / Phone Number / Extension

337-462-1034

Area Code / FAX Number

gbertrand@citysavingsbank.com

E-mail Address

n/a

Signature of Holding Company Director and Official

03/13/2013

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

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 **2909554**
 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

Louisiana Community Bancorp, Inc.

DeRidder, La.

Fiscal Year Ending December 31, 2012

Report Item:

- 1a. The bank holding company is not required to prepare Form 10K with Sec.
- 1b. The bank holding company does not prepare an annual report for its' shareholders, however, the holding company has an annual audit report available to its' shareholders. The annual audit report for December 31, 2012 is enclosed.

Louisiana Community Bancorp, Inc.
Parent Company
DeRidder, LA
Incorporated in Louisiana

Kaplan State Bank
Kaplan, LA
100%
Incorporated in Louisiana

Teche Bank and Trust Company
St. Martinville, LA
100%
Incorporated in Louisiana

City Savings Bank & Trust Co.
DeRidder, LA
100%
Incorporated in Louisiana

City Savings Financial Services Inc.
DeRidder, LA
100%
Incorporated in Louisiana



Results: A list of branches for your holding company: LOUISIANA COMMUNITY BANCORP, INC. (2909554) of DERIDDER, LA. The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

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)	541035	CITY SAVINGS BANK & TRUST COMPANY	301 NORTH PINE	DERIDDER	LA	70634-390	BEAUREGARD	UNITED STATES	6747	0	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	663339	COUNTRYSIDE BRANCH	2197 HWY 171	DE RIDDER	LA	70634	BEAUREGARD	UNITED STATES	222574	2	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	2495507	DEQUINCY BRANCH	201 WEST FOURTH STREET	DEQUINCY	LA	70633	CALCASIEU	UNITED STATES	222577	5	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	4423232	GRAND LAKE BRANCH	10085 GULF HIGHWAY	LAKE CHARLES	LA	70607	CAMERON	UNITED STATES	Not Required	Not Required	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	3470396	LAKE CHARLES BRANCH	3881 GERSTNER MEMORIAL DRIVE	LAKE CHARLES	LA	71101	CALCASIEU	UNITED STATES	452309	9	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	4442439	LAKE STREET BRANCH	4850 LAKE ST	LAKE CHARLES	LA	70605	CAMERON	UNITED STATES	Not Required	Not Required	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	3174238	LEESVILLE BRANCH	400 SOUTH FIFTH STREET	LEESVILLE	LA	71446	VERNON	UNITED STATES	418677	7	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	2803438	MOSS BLUFF BRANCH	1741 HIGHWAY 171 NORTH	MOSS BLUFF	LA	70611	CALCASIEU	UNITED STATES	222578	6	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service	3303252	SULPHUR BRANCH	1520 MAPLEWOOD DRIVE	SULPHUR	LA	70633	BEAUREGARD	UNITED STATES	439381	8	CITY SAVINGS BANK & TRUST COMPANY	541035	
ok		Full Service (Head Office)	983130	KAPLAN STATE BANK	201 N CUSHING AVE	KAPLAN	LA	70548	VERMILION	UNITED STATES	5188	0	KAPLAN STATE BANK	983130	
ok		Full Service	757135	DRIVE-IN BRANCH	200 NORTH FAYE AVENUE	KAPLAN	LA	70548	VERMILION	UNITED STATES	218016	1	KAPLAN STATE BANK	983130	
ok		Full Service	756633	FORKED ISLAND BRANCH	19332 WEST LOUISIANA HIGHWAY 92	KAPLAN	LA	70548	VERMILION	UNITED STATES	218017	2	KAPLAN STATE BANK	983130	
ok		Full Service (Head Office)	21630	TECHE BANK AND TRUST COMPANY	606 SOUTH MAIN STREET	SAINT MARTINVILLE	LA	70582	ST MARTIN	UNITED STATES	13769	0	TECHE BANK AND TRUST COMPANY	21630	
ok		Full Service	2336888	COTEAU BRANCH	HIGHWAY 88	NEW IBERIA	LA	70560	ST MARTIN	UNITED STATES	250207	2	TECHE BANK AND TRUST COMPANY	21630	
ok		Full Service	4254306	NEW IBERIA BRANCH	1407 JANE STREET	NEW IBERIA	LA	70563	IBERIA	UNITED STATES	510591	3	TECHE BANK AND TRUST COMPANY	21630	
ok		Full Service	903736	NORTH MAIN BRANCH	2300 NORTH MAIN STREET	SAINT MARTINVILLE	LA	70582	ST MARTIN	UNITED STATES	250206	1	TECHE BANK AND TRUST COMPANY	21630	

Form FR Y-6
Louisiana Community Bancorp, Inc.
Fiscal Year Ending December 31, 2012

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

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Johnny Haynes DeRidder, LA	USA	149,242 - 6.77% Common Stock	None	None	None
Randolph D. Hayes or Dorothy M. Hayes DeRidder, LA	USA	130,052 - 5.90% Common Stock	None	None	None
J. Vernon Johnson Kaplan, LA	USA	120,422 - 5.46% Common Stock	None	None	None

Form FR Y-6
Louisiana Community Bancshares
Fiscal Year Ending December 31, 2011

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

(1) Names and 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 if 25% or more of voting securities are held (list names of companies and percentage of voting sec. held)
O. H. Deshotels, III Kaplan, LA	Attorney	Board Member	Director Kaplan State Bank	Attorney, Deshotels and Deshotels	2.38%	None	None
J. Vernon Johnson Kaplan, LA	Banker	Chairman	Chairman Kaplan State Bank	None	5.46%	None	None
Charles B. Trahan Kaplan, LA	Investor	Board Member	Director Kaplan State Bank	None	2.23%	None	None
James B. Bulliard Sr. St. Martinville, LA	Wholesale Distributor	Board Member	Director Teche Bank and Trust	President & Director Cajun Chef Products, Inc.	2.84%	None	Cajun Chef Products, Inc. 50%
Alcee J. Durand Jr. St. Martinville, LA	Cattle	Board Member	Director Teche Bank and Trust	President Durand Cattle Co. Inc.	0.77%	None	Durand Cattle Co, Inc. 100%
Glen D. Bertrand DeRidder, LA	Banker	CEO	CEO City Savings Bank Kaplan State Bank Teche Bank and Trust Co.	None	1.55%	None	None
Gerald M. Johnson Jr. DeRidder, LA	N/A	Secretary	Chairman City Savings Bank	None	0.83%	None	None
Joseph E Kulaga DeRidder, LA	Kulaga Construction	Board Member	Director City Savings Bank	Owner Kulaga Construction	3.03%	None	Kulaga Construction Inc. 100%
Ricky Day DeRidder, LA	Ricky Day Trucking	Board Member	Director City Savings Bank	Owner Ricky Day Trucking	2.83%	None	Ricky Day Trucking 100%
David J. Brown DeRidder, LA	David Brown, MD	Board Member	Director City Savings Bank	David J. Brown, MD FACS	1.40%	None	David J. Brown, MD FACS 100%