

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 04 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

None

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

I, [Signature]
Name of the Holding Company Director and Official
President & C.E.O.

Reporter's Name, Street, and Mailing Address

M C Bancshares, Inc.

Legal Title of Holding Company

P. O. Drawer 2000

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

Morgan City LA **70381**
City State Zip Code

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.

1201 Brashear Ave.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Larry Callais **President & C.E.O.**

Name Title

985-245-3210

Area Code / Phone Number / Extension

985-384-6351

Area Code / FAX Number

larry.callais@mcbs.com

E-mail Address

None

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

[Signature]
Signature of Holding Company Director and Official
03/23/2016
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 1041732
C.I. _____

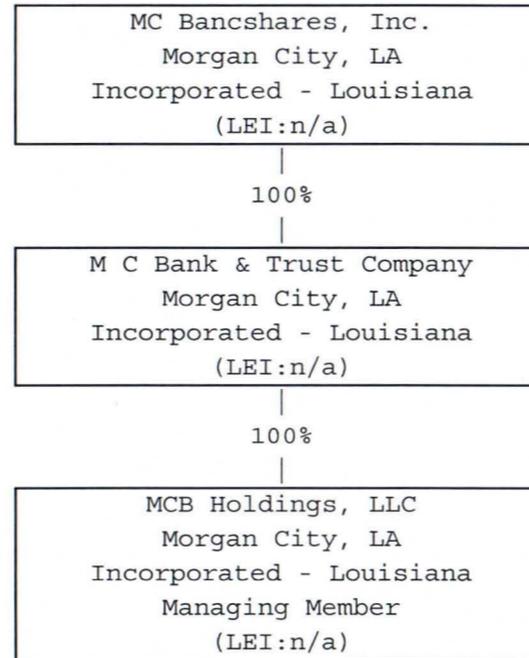
Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

1: Annual Report

The holding company does not prepare annual reports to the shareholders.

REVISED
 Rec'd 5-16-16

2.a Organizational Chart



See Attachment

2.b Domestic Branch Listing

3: Shareholders

3:1	3:1:a Name	Address	3:1:b Citizenship #	3:1:c of shares	%-age	Class
	Paula C. Swiber	Morgan City, LA USA	USA	11,224	19.04%	Common
	Kenneth Nelkin	Morgan City, LA USA	USA	6,735	11.42%	Common
	S. J. Russo, LLC	Morgan City, LA USA	USA	3,820	6.48%	Common
	L. Maraist Family Partnership	Lafayette, LA USA	USA	3,150	5.34%	Common

Results: A list of branches for your depository institution: M C BANK & TRUST COMPANY (ID_RSSD: 1003839).
 This depository institution is held by M C BANCSHARES, INC. (1841732) of MORGAN CITY, 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 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)	1003839	M C BANK & TRUST COMPANY	1201 BRASHEAR AVENUE	MORGAN CITY	LA	70380-2000	ST MARY	UNITED STATES	11389	0	M C BANK & TRUST COMPANY	1003839	
Ok		Limited Service	1001732	AMELIA BRANCH	10517 HWY 182 - FRONTAGE ROAD	AMELIA	LA	70380	ST MARY	UNITED STATES	241597	3	M C BANK & TRUST COMPANY	1003839	
Ok		Limited Service	267232	BAYOU VISTA BRANCH	530 SOUTHEAST BLVD	BAYOU VISTA	LA	70380	ST MARY	UNITED STATES	241598	4	M C BANK & TRUST COMPANY	1003839	
Ok		Full Service	2300487	LAFAYETTE BRANCH	115 VEROT SCHOOL ROAD	LAFAYETTE	LA	70508	LAFAYETTE	UNITED STATES	248842	7	M C BANK & TRUST COMPANY	1003839	
Ok		Limited Service	152534	COLONIAL PLAZA BRANCH	6413 HWY 182 EAST	MORGAN CITY	LA	70380	ST MARY	UNITED STATES	13358	5	M C BANK & TRUST COMPANY	1003839	

en

4: Directors & Officers								
4:1	4:2	4:3:a	4:4:a	4:3:b	4:4:b	4:3:c	4:4:c	
Name	Address	Principal Occupation	Holding Co. (MC Bancshares, Inc.) Title/Position	Holding Co. (MC Bancshares, Inc.) %age	Subsidiary (M C Bank) Title/Position	Subsidiary (M C Bank) %age	Other Companies Title/Position	Other Cos. %age
Larry J. Callais	Berwick, LA U.S.A.	President & CEO of M C Bank & Trust Company	Director; President & CEO Interim Chairman	0.09%	Director; President & CEO	None	None	--- None
Kenneth I. Nelkin	Morgan City, LA U.S.A.	Marine Operator	Director; Secretary	11.42%	Director	None	President, Nika Corp dba Candy Fleet President, Candy Cruiser, Inc. President, Candy Cane, Inc. President, Candy Ventures, Inc. President, Candy Fleet Corp. President, Candy Marine Investment Corp. President, Crewboat C. L., Inc. President, Kinship, Inc. President, Hideaway Trailer Park, Inc. President, MCN Corp. President, E R N Corporation of Morgan City President, BSN Inc. President, Caribbean Dive Vessels, Inc. Manager, Moken Properties, LLC	--- 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 50%
P. J. Laborde, Jr.	Lafayette, LA U.S.A.	Attorney; Retired Judge	Director	0.98%	Director	None	Manager, LaBorde Properties, LLC	50%
Ricky LeBlanc	Morgan City, LA U.S.A.	C.P.A.	Director	0.00%	Director	None	LeBlanc & Carpentar CPA's Rhino Properties, LLC After Taxes, LLC	55% 50% 33%
Maurice Roberie	Berwick, LA U.S.A.	Real Estate Agent, Retired President of M C Bank & Trust Company	Director	0.39%	Director	None	President, JAM Enterprises, Inc. Inland Associates, LLC	100% 100%
Diane Starling	New Orleans, LA U.S.A.	Retired	Director	3.92%	Director	None	Finkelstein Levy, Inc. Finkelstein Levy Hwy Acct St. Mary Parish Properties	Individed Int Individed Int Individed Int
Paula Swiber	Berwick, LA U.S.A.	Retired Teacher	Director	19.04%	Director	None	Diamond Services Corp. Seaway Fabricators, Inc. Carline Bouef Properties, LLC Cutrone Carline Properties The Carline Land Corp. Superior Marine Energy Services Superior Marine, Inc.	33.33% 33.33% 33.33% 15% 33.33% 28% 33.33%

4: Directors & Officers								
4:1	4:2	4:3:a	4:4:a	4:3:b	4:4:b	4:3:c	4:4:c	
Name	Address	Principal Occupation	Holding Co. (MC Bancshares, Inc.) Title/Position %-age	Holding Co. (MC Bancshares, Inc.) Title/Position %-age	Subsidiary (M C Bank) Title/Position %-age	Subsidiary (M C Bank) Title/Position %-age	Other Companies Title/Position	Other Cos. %-age
							The Carline Land Trust	33.33%
							The Carline Life Ins. Trust	33.33%
							Carline Testamentary Trust	33.33%
							Gracie Verret Carline M C Bank Stock Trust	33.33%
							Wallace M Carline M C Bank Stock Trust	33.33%
Eva Tregle	Morgan City, LA U.S.A.	Real Estate Agent	Director	0.00%	Director	None	EBT, LLC - President	90%
							WCB, Inc. - Sec/Treas	10%
							Eagle-Brown Properties, LLC - Manager	12%
Jeremy M. Callais	Berwick, LA U.S.A.	E.V.P., C.O.O. & Cashier of M C Bank & Trust Co.	C.F.O./Asst. Sec.	0.01%	E.V.P., C.O.O. & Cashier	None	CFM Neighborhood Builders, LLC	50.00%
Barton Blanco	Morgan City, LA U.S.A.	E.V.P., Head of Lending of M C Bank & Trust Co.	Asst. Sec.	0.000%	E.V. P., Head of Lending	none		0.00%