

Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):

December 31, 2011

Month / Day / Year

I, Larry J. Callais

Name of the Bank Holding Company Director and Official

President & C.E.O.

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

MC Bancshares, Inc.

Legal Title of Bank Holding Company

P. O. Drawer 2000

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

Morgan City LA 70381

City State Zip Code

1201 Brashear Ave.

Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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:

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@mcbt.com

E-mail 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.

[Signature]
 Signature of Bank Holding Company Director and Official

01/31/2012

Date of Signature

For bank 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 1841732

C.I. _____

Address (URL) for the Bank 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

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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

City State Zip Code

Physical location (if different from mailing address)

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

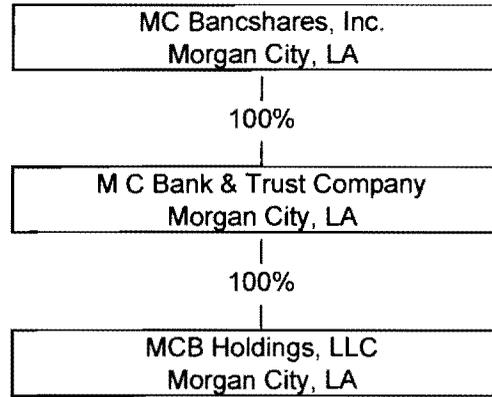
City State Zip Code

Physical location (if different from mailing address)

1: Annual Report

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

2.a Organizational Chart



2.b Domestic Branch Listing

See Attachment

3: Shareholders

3:1	3:1:a Name	Address	3:1:b Citizenship	3:1:c # of shares	%-age	Class
	Wallace Carline	Morgan City, LA	USA	5,231	8.72%	Common
	Kenneth Nelkin	Morgan City, LA	USA	4,825	8.04%	Common
	S. J. Russo, LLC	Morgan City, LA	USA	3,820	6.37%	Common
	L. Maraist Family Partnership	Lafayette, LA	USA	3,870	6.45%	Common
3:2	None					

Results: A list of branches for your BHC: M C BANCSHARES, INC. (1841732) of MORGAN CITY, LA.
The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

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	70380-200	ST MARY	UNITED STATES	11389	0	M C BANK & TRUST COMPANY	1003839	
OK		Limited Service	1001732	AMELIA BRANCH	10517 HIGHWAY 182 FRONTAGE RD IN AMELIA	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 HIGHWAY 90 EAST	MORGAN CITY	LA	70380	ST MARY	UNITED STATES	13358	5	M C BANK & TRUST COMPANY	1003839	

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
Wallace Carline	Morgan City, LA	Oilfield Services	Director; Chairman of the Board	8.69%	Director; Chairman of the Board	None	President, Diamond Services Corp. President, St. Mary Executive Air, Inc. President, Oil City Leasing, Inc. President, Gulf Marine Surveyors, Inc. President, Superior Marine, Inc. President, Wal Mac, Inc.	--- 100% 100% 50% 100% 100%
Larry J. Callais	Berwick, LA	President & CEO of M C Bank & Trust Company	Director; President & CEO	0.06%	Director; President & CEO	None	None	--- None
Kenneth I. Nelkin	Morgan City, LA	Marine Operator	Director; Secretary	8.02%	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	Attorney; Retired Judge	Director	0.88%	Director	None	Manager, LaBorde Law Firm, LLC Manager, LaBorde Properties, LLC	--- 50% 50%
Andrew Reed	Morgan City, LA	Attorney	Director	0.70%	Director	None	President, Andrew Reed, LTD APLC Manager, Bandy Rentals, LLC Shareholder, Fino Rentals	--- 100% 60% 25%

4: Directors & Officers

4:1 Name	4:2 Address	4:2 Principal Occupation	4:3:a Holding Co. (MC Bancshares, Inc.) Title/Position	4:4:a Holding Co. (MC Bancshares, Inc.) %-age	4:3:b Subsidiary (M C Bank) Title/Position	4:4:b Subsidiary (M C Bank) %-age	4:3:c Other Companies Title/Position	4:4:c Other Cos. %-age
Maurice Roberie	Berwick, LA	Retired President of M C Bank & Trust Company	Director	0.43%	Director	None	President, JAM Enterprises, Inc.	— 100%
Michael Vanover	Stephensville, LA	Estate Manager	Director	0.33%	Director	None	None	---
Gerald A. Listi	Morgan City, LA	Executive V. P. of M C Bank & Trust Company	Assistant Secretary	0.03%	Executive Vice President, Assistant Secretary	None	None	--- None
Jeremy M. Callais	Berwick, LA	V.P., C.O.O. & Cashier	none	0.00%	V.P., C.O.O. & Cashier	None	CFM Neighborhood, LLc	33.33%
Phylis Cook	Bayou Vista, LA	V.P. Deposit Operations	none	0.000%	V.P. Deposit Operations	None	None	0
Michael Bourgeois	Berwick, LA	V.P. Comm. Loans	none	0.000%	V.P. & Commercial Loan Officer	none	None	0.00%
Barton Blanco	Morgan City, LA	Sr. V.P.	none	0.000%	Sr. V. P.	none	none	0.00%