

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, 2013**

I, Ronald J. Falgoust  
Name of the Holding Company Director and Official  
President  
Title of the Holding Company Director and Official

Month / Day / Year

Reporter's Name, Street, and Mailing Address  
One American Corp.  
Legal Title of Holding Company  
P.O. Box 550  
(Mailing Address of the Holding Company) Street / P.O. Box  
Vacherie LA 70090  
City State Zip Code  
2785 LA Hwy. 20 West, Vacherie, La. 70090  
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:  
Robert J. Falgoust Accounting Supervisor  
Name Title  
225-265-5016  
Area Code / Phone Number / Extension  
225-265-7339  
Area Code / FAX Number  
robbief@fabt.com  
E-mail Address  
www.fabt.com  
Address (URL) for the Holding Company's web page

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  
3/25/14  
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

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

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RSSD ID 1083729  
C.I. \_\_\_\_\_

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.

## For Use By Tiered Holding Companies

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

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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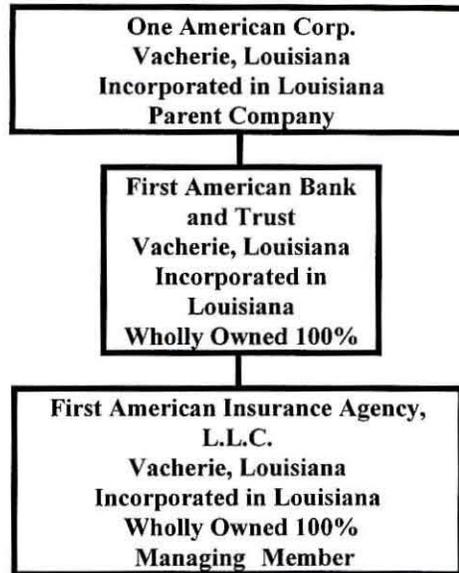
**Report Item 1a: Form 10-K filed with the Securities and Exchange Commission**

One American Corp. is not required to prepare a Form 10-K with the Securities and Exchange Commission.

**Report Item 1b: Annual Report to Shareholders**

A copy of the 2013 Annual Report to Shareholders is included and incorporated herein by reference.

**Report Item 2a: Organization Chart**



The Company, its wholly owned subsidiary, First American Bank and Trust, and First American Bank and Trust's wholly owned subsidiary, First American Insurance Agency, L.L.C., operate out of the main office of the Bank at 2785 Highway 20 West, Vacherie, St. James Parish, Louisiana 70090.

**Report Item 2b: Branch Data Verification**

Submitted via email on January 13, 2014.

**Report Item 3: Shareholders**

There was no shareholder of record not covered in Item 4 at December 31, 2013 that directly owned, controlled, or held with power to vote 5% or more of any class of securities of One American Corp. However, shares held by the family of Mr. J.B. Falgoust totaled 13.65% (as noted in Item 4). Mr. J.B. Falgoust resides at Vacherie, Louisiana and is a citizen of the United States.

**Report Item 4: One American Corp. Directors and Officers**

See attached schedule.

Confirmation

\_\_\_\_\_  
Ronald J. Falgoust,  
President

\_\_\_\_\_  
Date

JAN 13 2014

Results: A list of branches for your depository institution: FIRST AMERICAN BANK AND TRUST (ID: RSSD: 101037).  
 This depository institution is held by ONE AMERICAN CORP. (1063729) of VACHERIE, LA.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**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)	101037	FIRST AMERICAN BANK AND TRUST	2785 HIGHWAY 20 WEST	VACHERIE	LA	70090	ST JAMES	UNITED STATES	5194		0	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	377232	BATON ROUGE BRANCH	5412 JONES CREEK ROAD	BATON ROUGE	LA	70817	EAST BATON ROUGE	UNITED STATES	473660		27	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	987334	BOUTTE BRANCH	13355 HIGHWAY 90	BOUTTE	LA	70039	ST CHARLES	UNITED STATES	225547		7	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	50630	DES ALLEMANDS BRANCH	17228 HIGHWAY 90	DES ALLEMANDS	LA	70030	ST CHARLES	UNITED STATES	225550		9	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	2938652	DONALDSONVILLE BRANCH	200 MARCHAND DRIVE	DONALDSONVILLE	LA	70346	ASCENSION	UNITED STATES	357025		20	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	3388923	GONZALES OFFICE	404 NORTH BURNSIDE	GONZALES	LA	70737	ASCENSION	UNITED STATES	445193		25	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	309039	GRAMERCY BRANCH	190 NORTH AIRLINE	GRAMERCY	LA	70052	ST JAMES	UNITED STATES	218025		1	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	493237	HAMMOND OFFICE	1800 SOUTHWEST RAILROAD	HAMMOND	LA	70403	TANGIPAHOA	UNITED STATES	32034		16	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	678230	HARVEY OFFICE	1701 MANHATTAN BOULEVARD	HARVEY	LA	70058	JEFFERSON	UNITED STATES	17395		21	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	4039763	HOUIMA OFFICE	1249 SAINT CHARLES STREET	HOUIMA	LA	70360	TERREBONNE	UNITED STATES	500183		29	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	1943449	WILLIAMS BRANCH	3145 WILLIAMS BLVD	KENNER	LA	70065	JEFFERSON	UNITED STATES	11042		12	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	2235909	LAPLACE BRANCH	124 BELLE TERRE BOULEVARD	LA PLACE	LA	70068	ST JOHN	UNITED STATES	42160		15	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	260439	LULING BRANCH	13919 RIVER ROAD	LULING	LA	70070	ST CHARLES	UNITED STATES	225552		11	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	916530	LUTCHER BRANCH	2161 HWY 3125	LUTCHER	LA	70071	ST JAMES	UNITED STATES	218028		4	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	3920912	MANDEVILLE OFFICE	4360 HIGHWAY 22	MANDEVILLE	LA	70471	ST TAMMANY	UNITED STATES	483202		28	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	196435	VETERANS BRANCH	1800 VETERANS BOULEVARD	METAIRIE	LA	70005	JEFFERSON	UNITED STATES	239779		13	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	55434	VETERANS OFFICE	3620 VETERANS MEMORIAL BLVD	METAIRIE	LA	70002	JEFFERSON	UNITED STATES	257881		22	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	2616674	NAPOLEONVILLE BRANCH	4741 LOUISIANA HIGHWAY 1	NAPOLEONVILLE	LA	70390	ASSUMPTION	UNITED STATES	218030		17	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	321031	NORCO BRANCH	903 FIRST STREET	NORCO	LA	70079	ST CHARLES	UNITED STATES	225548		8	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	2750194	PIERRE PART OFFICE	3420 HIGHWAY 70 SOUTH	PIERRE PART	LA	70339	ASSUMPTION	UNITED STATES	446820		26	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	2037103	JAMES PARK BRANCH	11 JAMES BOULEVARD	SAINT ROSE	LA	70087	ST CHARLES	UNITED STATES	7539		6	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	2805290	AUDUBON AVENUE BRANCH	1116 AUDUBON AVENUE	THIBODAUX	LA	70301	LAFOURCHE	UNITED STATES	218032		19	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	1397631	THIBODAUX BRANCH	406 NORTH CANAL BLVD	THIBODAUX	LA	70301	LAFOURCHE	UNITED STATES	218029		5	FIRST AMERICAN BANK AND TRUST	101037
OK		Full Service	100535	SOUTH VACHERIE BRANCH	19942 HWY 643	VACHERIE	LA	70090	ST JAMES	UNITED STATES	218026		2	FIRST AMERICAN BANK AND TRUST	101037

Report Item 4: One American Corp. Directors and Officers  
 (1) (2) (3)(a)(b) and (4)(a)(b)(c)

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List Names of other companies if 25% of more of voting securities are held
Ronald J. Falgoust * Thibodaux, LA	N/A	President & CEO Director	President & CEO Director First American Bank & Trust	N/A	0.15%	N/A	N/A

Report Item 4: One American Corp. Directors and Officers

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Craig G. Brazan Lafayette, LA	Petroleum Engineer	Director	Director First American Bank & Tru Stone Energy	Petroleum Engineer	2.60%	N/A	N/A

Report Item 4: One American Corp. Directors and Officers

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Michael J. Cazenave Thibodaux, LA	Pharmacist	Director	Director First American Bank & Tru West St. James Pharmacy	Pharmacist	1.59%	N/A	N/A

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Steven G. Cazenave Vacherie, LA	Retailer	Director	Director First American Bank & Tru	Sales Manager Cazenave Motor Company, Inc.	2.74%	N/A	N/A

Report Item 4: One American Corp. Directors and Officers

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

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Dean T. Falgoust * River Ridge, LA	Attorney	Director	Director First American Bank & Tru	Vice President Freeport - McMoran Copper & Gold Inc. Stratus Properties Inc.	3.07%	N/A	N/A

Report Item 4: One American Corp. Directors and Officers

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J. B. Falgoust * Vacherie, LA	N/A	Chairman Emeritus	Chairman Emeritus First American Bank & Tru	President Anita Planting Co. J. B. Falgoust Farm, L.L.C. Shell Hill Planting	2.87%	N/A	10.00% J. B. Falgoust Farm, L.L.C. 20.60% Anita Planting Co. 16.67% Shell Hill Planting
** Memo: shares held in total by the family of Mr. J. B. Falgoust, includes *					** 13.65%		61,840

Report Item 4: One American Corp. Directors and Officers

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

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List Names of other companies if 25% of more of voting securities are held	
Malcolm J. Peytavin Lutcher, LA	N/A	Executive Vice Pres	Executive Vice President First American Bank & Trust	N/A	0.05%	N/A	N/A	71,682 121,252 9,440 2,000 2,000

Report Item 4: One American Corp. Directors and Officers  
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Marcel T. Graugnard, Jr. Donaldsonville, LA	Retailer	Director	Director First American Bank & Tru	President Graugnard, Inc. Graugnard Real Estate President Graugnard Bros. Vice President, Waguespack Welding Dynasty, Inc.	1.38%	N/A	12.50% Graugnard, Inc. 25.00% Graugnard Real Estate 5.00% Graugnard Bros. 33.00% Dynasty Land Co. 33.00% Cabonahasse, LLC 20.00% Waguespack Welding	268,214

Report Item 4: One American Corp. Directors and Officers

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Ozane J. Gravois, III Lutcher, LA	Farmer	Director	Director First American Bank & Tru	President Gravois Farms Blackberry Farms Sweet Home, Inc.	0.38%	N/A	11.00% Gravois Farms 11.00% Blackberry Farms 9.00% Sweet Home, Inc. 5.00% B & C Land, Inc.

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Anthony J. Nobile Convent, LA	Attorney	Director	Director First American Bank & Tru	Attorney-President Martin, Himel, Peytavin & Nobile	1.11%	N/A	100.00% Martin, Himel, Peytavin & Nobile 100.00% Nobile Venture 50.00% St. James Industrial Park 25.00% Nobile Corp.

Report Item 4: One American Corp. Directors and Officers  
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Dr. Randall C. Poche Lutcher, La.	Physician	Director	Director First American Bank & Tru St James Parish, LA	Coroner	0.09%	N/A	N/A

Report Item 4: One American Corp. Directors and Officers

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Debra Dufresne Vial Luling LA	Manager	Director	Director First American Bank & Tru	Management Team St. Charles Hotel, LLC Jackie Bee Investments, LLC Esperanza Investments, LLC Esperanza Land, LLC JEM-310 Management, Inc.	0.31%	N/A	20.00% Esperanza Land, LLC 20.00% Jackie Bee Investments, LLC 25.00% Esperanza Investments, LLC 20.00% JEM-310 Management, Inc.

Report Item 4: One American Corp. Directors and Officers

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Albert J. Waguespack, Jr. Oil Distributor Thibodaux, LA	Director	Director	Director First American Bank & Tru	President Waguespack Oil Co. President Wag-A-Pak Secretary Wag-A-Pak VIII President Wag-A-Pak IX President Wag-A-Pak X President Wag-A-Pak III	1.75%	N/A	100.00% Waguespack Oil Co. 90.00% Wag-A-Pak 33.00% Wag-A-Pak VIII 100.00% Wag-A-Pak IX 50.00% Wag-A-Pak X 100.00% Wag-A-Pak III