**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, Stephen P. Daivd
Name of the Holding Company Director and Official

President & CEO
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

03/17/2015
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 1084833
C.I.

**Date of Report** (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
Peoples Bancshares of Pointe Coupee Parish, Inc.
Legal Title of Holding Company

P. O. Drawer 747
(Mailing Address of the Holding Company) Street / P.O. Box

New Roads | LA | 70760
City | State | Zip Code

805 Hospital Road, New Roads, LA 70760
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Minh V. Luu | CFO / Cashier
Name | Title

225-638-3713 211
Area Code / Phone Number / Extension

225-638-6772
Area Code / FAX Number

mluu@thefriendlybank.com
E-mail Address

www.thefriendlybank.com
Address (URL) for the Holding Company's web page

*Does the reporter request confidential treatment for any portion of this submission?*

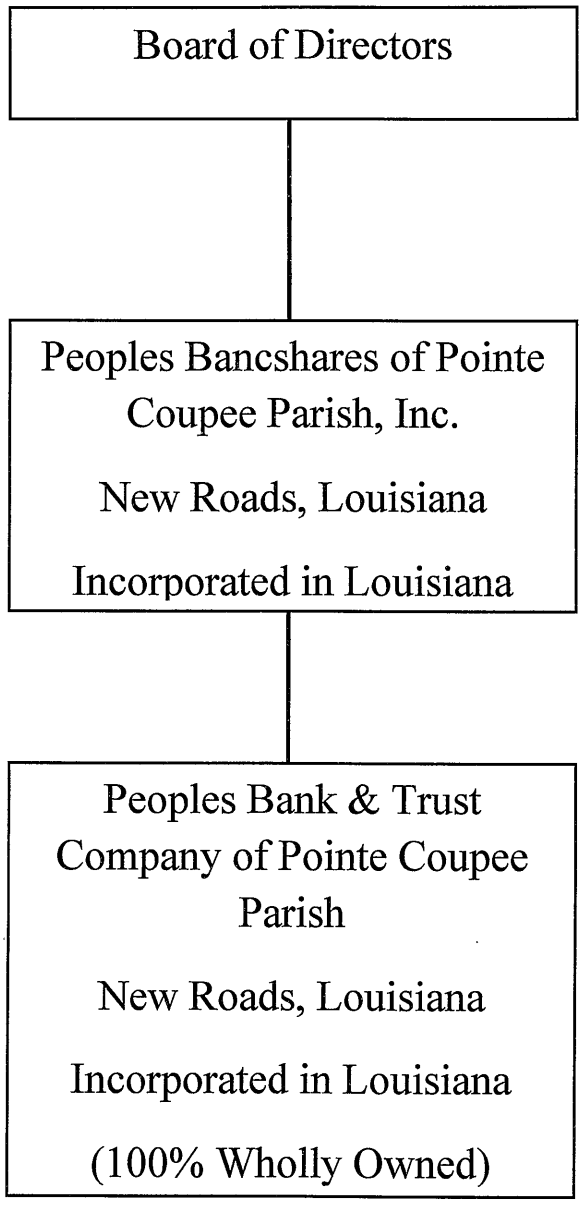
☐ Yes Please identify the report items to which this request applies:

- ☐ 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

# Organizational Structure




12/31/2014

**Results:** A list of branches for your depository institution: PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH (ID_RSSD: 8033).
This depository institution is held by PEOPLES BANCSHARES OF POINTE COUPEE PARISH, INC. (1084883) of NEW ROADS, LA.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

**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) | 8033 | PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH | 805 HOSPITAL ROAD | NEW ROADS | LA | 70760 | POINTE COUPEE | UNITED STATES | 16176 | 0 | PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH | 8033 | |
| OK | | Full Service | 3828193 | CENTRAL BRANCH | 14455 WAX RD | BATON ROUGE | LA | 70818 | EAST BATON ROUGE | UNITED STATES | 478545 | 2 | PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH | 8033 | |
| OK | | Full Service | 81737 | LIVONIA BRANCH | 3200 HWY 78 | LIVONIA | LA | 70755 | POINTE COUPEE | UNITED STATES | 255896 | 1 | PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH | 8033 | |

# Form FR Y-6
# Peoples Bancshares of Pointe Coupee Parish
# Fiscal Year Ending December 31, 2014

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

| Current Shareholders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12/31/2014. | | | Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2014. | | |
|---|---|---|---|---|---|
| (1)(a) Name (City, State, Country) | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number & Percentage of Each Class of Voting Securities | (2)(a) Name (City, State, Country) | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number & Percentage Each Class of Voting Securities |
| Stephen P. David<br>New Roads, LA | United States | 27,466 - 10.2202% | N/A | N/A | N/A |
| Robert J. David<br>New Orleans, LA | United States | 23,323 - 8.6786% | N/A | N/A | N/A |
| Ned Frank Foti<br>Livonia, LA | United States | 25,841 - 9.6155% | N/A | N/A | N/A |

# Form FR Y-6
# Peoples Bancshares of Pointe Coupee Parish
# Fiscal Year Ending December 31, 2014

**Report Item 4: Directors and Officers**
**(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)**

| (1) Names (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 Subsidiaries (include names of subsidiaries) | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|---|---|---|---|
| Stephen P. David<br>New Roads, LA | Banker | President & CEO<br>Director | President & CEO<br>(Peoples Bank & Trust) | N/A | 10.2202% | N/A | N/A |
| Melissa Devall<br>City of Central, LA | Banker | N/A | Branch Officer<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Rodney G. Fontaine<br>New Roads, LA | Real Estate Developer | Director | N/A | N/A | 0.6996% | N/A | N/A |
| Ned Frank Foti<br>Livonia, LA | Pharmacist | Director | N/A | Owner<br>Thrifty-Way Pharmacy | 9.6155% | N/A | Thrifty-Way Pharmacy<br>(100%) |
| Don Greer<br>Baton Rouge, LA | Banker | N/A | VP & Senior Loan Officer<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| C. E. Hebert, III<br>New Roads, LA | Dentist | Director | N/A | N/A | 1.2235% | N/A | N/A |
| Patricia Jarreau | | | Compliance Officer | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Oscar, LA | Banker | N/A | (Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Clyde W. Kimball<br>Ventress, LA | Retired<br>State of Louisiana | Director | N/A | N/A | 1.8657% | N/A | N/A |
| Marsha M. Langlois<br>New Roads, LA | Merchant | Director | N/A | Owner<br>Langlois Grocery | 1.9349% | N/A | N/A |
| Belinda LeJeune<br>Lakeland, LA | Banker | N/A | Asst. VP & Asst. Cashier<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Minh V. Luu<br>Hessmer, LA | Banker | N/A | CFO / Cashier<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Thomas W. Montgomery<br>Lottie, LA | Farmer | Director | N/A | Self Employed<br>Cattle Farmer | 1.3351% | N/A | N/A |
| Maurice Picard<br>Livonia, LA | Insurance Agent | Director | N/A | Owner<br>Maurice Picard Ins. | 0.2233% | N/A | Maurice Picard Ins.<br>(100%) |
| Mary T. Posey<br>New Roads, LA | Banker | N/A | VP & Loan Officer<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Kenneth R. Ramagos<br>New Roads, LA | Banker | N/A | VP & Loan Officer<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Becky Rollins<br>Lakeland, LA | Banker | N/A | Loan Administrator<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Elizabeth Smith<br>Lottie, LA | Banker | N/A | Branch Officer<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Deborah F. Strate<br>New Roads, LA | Banker | N/A | Administrative Asst.<br>(Peoples Bank & Trust) | N/A | N/A | N/A | N/A |
| Joseph M. Thibaut, Sr.<br>New Roads, LA | Attorney | Director | N/A | Partnership<br>Joseph M. Thibaut, Sr.<br>Attorney at Law | 0.2233% | N/A | N/A |