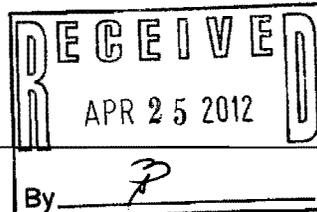


Board of Governors of the Federal Reserve System



# Annual Report of Bank Holding Companies—FR Y-6



FR Y-6  
OMB Number 7100-0297  
Approval expires December 31, 2014  
Page 1 of 2

#1084883

## 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, Stephen P David  
Name of the Bank Holding Company Director and Official  
President & CEO  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
Peoples Bancshares of Pointe Coupee Parish  
Legal Title of Bank Holding Company  
P O Drawer 747

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.

(Mailing Address of the Bank Holding Company) Street / P.O. Box  
New Roads LA 70760  
City State Zip Code  
805 Hospital Rd New Roads, La. 70760  
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:  
Joyce York SVP & Cashier  
Name Title

Signature of Bank Holding Company Director and Official  
April 18, 2012  
Date of Signature

225-638-3713 211  
Area Code / Phone Number / Extension  
225-638-6772  
Area Code / FAX Number

jyork@thefriendlybank.com  
E-mail Address  
thefriendlybank.com  
Address (URL) for the Bank Holding Company's web page

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

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 Federal Reserve Bank Use Only  
RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_

**ORGANIZATIONAL STURCTURE**

**BOARD OF DIRECTORS**

**PEOPLES BANCSHARES  
OF  
POINTE COUPEE PARISH, INC.  
NEW ROADS, LOUISIANA**

**100% WHOLLY OWNED SUBSIDIARY  
PEOPLES BANK AND TRUST COMPANY OF  
POINTE COUPEE PARISH  
NEW ROADS, LOUISIANA**

**Results:** A list of branches for your BHC: PEOPLES BANCSHARES OF POINTE COUPEE PARISH, INC. (1084883) of NEW ROADS, LA. The data are as of 06/30/2012. Data reflects information that was received and processed through 07/05/2012.

**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**

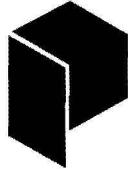
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

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.

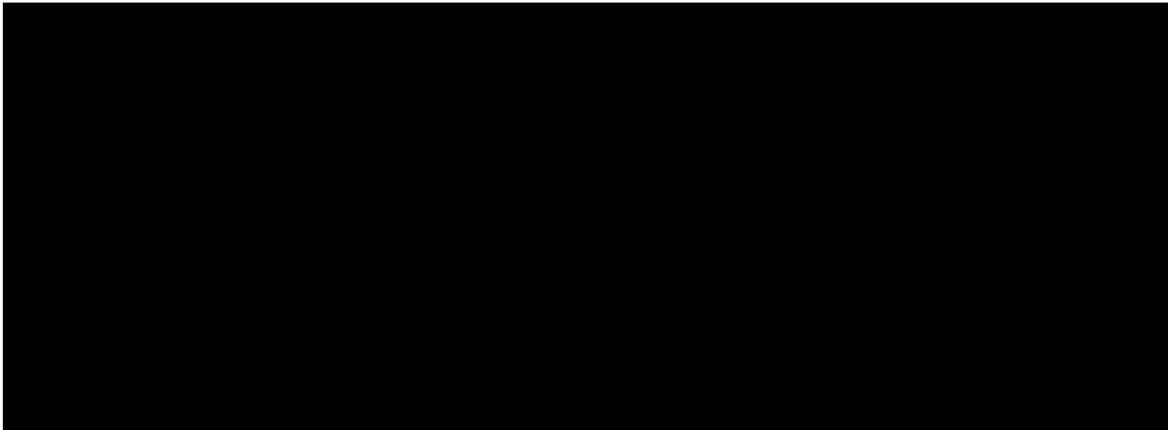
Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
		Full Service (Head Office)	8033	PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH	805 HOSPITAL ROAD	NEW ROADS	LA	70760	POINTE COUPEE	UNITED STATES	16176		PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH	8033	
		Full Service	3828193	CENTRAL BRANCH	14455 WAX RD	BATON ROUGE	LA	70818	EAST BATON ROUGE	UNITED STATES	478545		PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH	8033	
		Full Service	81737	LIVONIA BRANCH	HWY 78	LIVONIA	LA	70755	POINTE COUPEE	UNITED STATES	255896		PEOPLES BANK AND TRUST COMPANY OF POINTE COUPEE PARISH	8033	



# PEOPLES BANK

Post Office Drawer 747  
805 Hospital Road  
New Roads, Louisiana 70760

Phone: (225) 638-3713  
Fax: (225) 638-6772  
[www.thefriendlybank.com](http://www.thefriendlybank.com)



## Report Items:

1. (a) As of December 30, 2003 Peoples Bancshares is no longer registered with the SEC.  
  
(b) The annual Stockholders Meeting is tentatively scheduled for August 8, 2012.  
  
(c) Financial Statement is enclosed.
2. (a) See attached Organization Chart.  
  
(b) See schedule for branch locations
3. See attached schedule # 3
4. See attached schedule # 4

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Peoples Bank & Trust – Main Office  
805 Hospital Road  
New Roads LA 70760

Peoples Bank & Trust – Livonia  
3125 Hwy 78  
Livonia LA 70755

Peoples Bank & Trust – Central  
14455 Wax Road  
Baton Rouge LA 70818

**Form FR Y-6**  
**Peoples Bancshares of Pointe Coupee Parish**  
**Fiscal Year Ending December 31, 2011**

**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 12/31/2011.			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 12/31/2011.		
(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
Doris O. David New Roads, LA	United States	23,548 - 8.6656%	N/A	N/A	N/A
*William C. David New Roads, LA	United States	21,907 - 8.0617%	N/A	N/A	N/A
Ned Frank Foti Livonia, LA	United States	25,681 - 9.4505%	N/A	N/A	N/A
Norris A. Melancon, Jr. Morganza, LA	United States	14,159 - 5.2105%	N/A	N/A	N/A

\*William C. David has granted a Proxy Authority to his brother, Stephen P. David

**Form FR Y-6**  
**Peoples Bancshares of Pointe Coupee Parish**  
**Fiscal Year Ending December 31, 2011**

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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 New Roads, LA	Banker	President & CEO Director	President & CEO (Peoples Bank & Trust)	N/A	3.0021%	N/A	N/A
Rodney G. Fontaine New Roads, LA	Real Estate Developer	Director	N/A	N/A	0.5446%	N/A	N/A
Ned Frank Foti Livonia, LA	Pharmacist	Director	N/A	Owner - 100% Thrifty-Way Pharmacy	9.4505%	N/A	N/A
Don Greer Baton Rouge, LA	Banker	N/A	Senior Loan Officer (Peoples Bank & Trust)	N/A	N/A	N/A	N/A

C. E. Hebert, III New Roads, LA	Dentist	Director	N/A	Owner - 100% C.E. Hebert, III DDS	2.0563%	N/A	N/A
Patricia Jarreau Oscar, LA	Banker	N/A	Compliance Officer (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Clyde W. Kimball Ventress, LA	Retired State of Louisiana	Director	N/A	N/A	1.8451%	N/A	N/A
Camille N. Laborde Morganza, LA	Retired Merchant	Director	N/A	N/A	1.8503%	N/A	N/A
Marsha M. Langlois New Roads, LA	Merchant	Director	N/A	Owner Langlois Grocery	0.8832%	N/A	N/A
Annie C. LeBlanc Morganza, LA	Banker	N/A	Customer Accounting Officer (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Belinda LeJeune Lakeland, LA	Banker	N/A	Asst. VP & Asst. Cashier (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Minh Luu Mansura, LA	Banker	N/A	Asst. Cashier (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Thomas W. Montgomery Lottie, LA	Farmer	Director	N/A	Self Employed Cattle Farmer	1.3204%	N/A	N/A
Maurice Picard Livonia, LA	Insurance Agent	Director	N/A	Owner - 100% Maurice Picard Ins.	0.2208%	N/A	N/A
Mary T. Posey New Roads, LA	Banker	N/A	VP & Loan Officer (Peoples Bank & Trust)	N/A	N/A	N/A	N/A

Kenneth R. Ramagos New Roads, LA	Banker	N/A	VP & Loan Officer (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Becky Rollins Lakeland, LA	Banker	N/A	Loan Administrator (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Deborah F. Strate New Roads, LA	Banker	N/A	Administrative Asst. (Peoples Bank & Trust)	N/A	N/A	N/A	N/A
Joseph M. Thibaut, Sr. New Roads, LA	Attorney	Director	N/A	Partnership Joseph M. Thibaut, Sr. Attorney at Law	0.2208%	N/A	N/A
Joyce A. York Lakeland, LA	Banker	N/A	SVP & Cashier (Peoples Bank & Trust)	N/A	0.1104%	N/A	N/A