



# 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, 2012

Month / Day / Year

I, Steve J. Lefort

Name of the Bank Holding Company Director and Official

President - Director

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

SBT Bancshares, Inc.

Legal Title of Bank Holding Company

P.O. Box 745

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

Golden Meadow LA 70357

City State Zip Code

1614 South Bayou Drive, Golden Meadow, LA 70357

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:

Charles J. Plaisance C.F.O.

Name Title

(985) 475-5826

Area Code / Phone Number / Extension

(985) 475-5863

Area Code / FAX Number

charlesp@sbtcajun.com

E-mail Address

www.sbtcajun.com

Address (URL) for the Bank 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]  
 Signature of Bank Holding Company Director and Official

4-2-13  
 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 2145950  
 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

Revised

Exhibit 2

**ORGANIZATIONAL CHART  
SBT BANCSHARES, INC.**

**SBT BANCSHARES, INC.  
(GOLDEN MEADOW, LA)  
A LOUISIANA CORPORATION**



**STATE BANK AND TRUST COMPANY  
(GOLDEN MEADOW, LA)  
A LOUISIANA CORPORATION  
(100% OWNED BY SBT BANCSHARES, INC.)**

**Results:** A list of branches for your holding company: SBT BANCSHARES, INC. (2145950) of GOLDEN MEADOW, LA. The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

**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)	485139	STATE BANK & TRUST COMPANY	1614 SOUTH BAYOU DRIVE	GOLDEN MEADOW	LA	70357	LAFOURCHE	UNITED STATES	11204	0	STATE BANK & TRUST COMPANY	485139	
		Full Service	592532	CUT OFFICE BRANCH	14828 WEST MAIN STREET	CUT OFF	LA	70354	LAFOURCHE	UNITED STATES	Not Required	Not Required	STATE BANK & TRUST COMPANY	485139	
		Full Service	408334	LAROSE BRANCH	11892 HIGHWAY 308	LAROSE	LA	70373	LAFOURCHE	UNITED STATES	240786	4	STATE BANK & TRUST COMPANY	485139	
		Full Service	3075698	MATHEWS OFFICE	4674 HIGHWAY 1	MATHEWS	LA	70375	LAFOURCHE	UNITED STATES	362884	5	STATE BANK & TRUST COMPANY	485139	

31-Dec-12

SBT BANCSHARES SHAREHOLDERS  
OF RECORD

EXHIBIT 3

	NAME	CITY, STATE, COUNTRY	#OF SHARES COMMON STOCK	PERCENTAGE OWNERSHIP
1)	JAMES B. CANTRELLE	RACELAND, LA, USA	113,784	20.00%
2)	ALBERT A. CHERAMIE	GOLDEN MEADOW, LA, USA	113,784	20.00%
3)	HUEY J. CHERAMIE	METAIRIE, LA, USA	113,784	20.00%
4)	ELDON J. FRAZIER	CUT OFF, LA, USA	113,784	20.00%
5)	WALTER H. MAPLES	LA CENTER, KY, USA	113,784	20.00%

SBT BANCSHARES, INC  
DIRECTORS & OFFICERS  
31-Dec-11

EXHIBIT 4

NAME & ADDRESS	PRINCIPAL OCCUPATION	TITLE & POSITION WITH HOLDING CO	TITLE & POSITION WITH SUBSIDIARIES	TITLE & POSITION WITH OTHER BUSINESS	PERCENTAGE OF VOTING SHARE IN HOLDING CO	PERCENTAGE OF VOTING SHARE IN SUBSIDIARIES	NAMES OF OTHER CO'S & VOTING SHARE WITH THEM
JAMES B. CANTRELLE RACELAND, LA	REAL ESTATE (APARTMENTS) (CYPRESS COURT MANAGEMENT CO.)	DIRECTOR, SECRETARY	DIRECTOR (STATE BANK)	PRESIDENT (ATRIUM APARTMENTS, INC.) PRESIDENT (CANTRELLE CONSTRUCTION CO.) PRESIDENT (CANTRELLE HEATING & AIR-CONDITIONING.CO.) PRESIDENT (KAJUN KING, INC.) CO-PRESIDENT (CYPRESS COURT, INC) CO-PRESIDENT (EURICA APARTMENTS LLC) CO-PRESIDENT (4-C'S LAND CORPORATION) PRESIDENT (KAJUN KING FROZEN FOODS, INC.)	20.00%	NONE	ATRIUM APARTMENTS, INC. 25% CANTRELLE CONSTRUCTION CO. 100% CANTRELLE HEATING & A/C CO. 100% CYPRESS COURT MANAGEMENT CO. 50% CYPRESS COURT, INC. 50% EURICA APARTMENTS LLC 50% 4-C'S LAND CORPORATION 50% KAJUN KING FROZEN FOODS, INC. 100%
ALBERT A. CHERAMIE GOLDEN MEADOW, LA	BOAT RENTALS A&A BOATS, INC.	DIRECTOR, CHAIRMAN	DIRECTOR (STATE BANK)	PRESIDENT (A&A BOATS, INC) PRESIDENT (C&G MARINE SERVICE, INC) SEC./TREAS. (C&G INTERNATIONAL INC.) TREASURER (C&G BOATS, INC) TREASURER (MNM BOATS, INC) TREASURER (C&G BOAT OPERATORS)	20.00%	NONE	A&A BOATS INC. 50% C&G MARINE SERVICE INC. 50% C&G INTERNATIONAL, INC. 50% C&G BOATS, INC. 33% MNM BOATS, INC. 33% C&G BOAT OPERATORS, INC. 33%
HUEY J. CHERAMIE METAIRIE, LA	RETIRED (BOAT RENTALS) HUEY J. CHERAMIE MARINE, INC.	DIRECTOR, VICE-PRESIDENT	DIRECTOR (STATE BANK)	NONE	20.00%	NONE	NONE
STUART FAUCHEUX RACELAND, LA	VP SALES & MARKETING ADRIATIC MARINE, LLC	DIRECTOR	DIRECTOR (STATE BANK)	MEMBER/MANAGER (EXPRESS SUPPLY & STEEL LLC	0.00%	NONE	EXPRESS SUPPLY & STEEL, LLC 50%
ELDON FRAZIER CUT OFF, LA	RETIRED (BOAT RENTALS) FRAZIER TRANSPORT CO. INC.	DIRECTOR	DIRECTOR (STATE BANK)	NONE	20.00%	NONE	NONE
STEVE J. LEFORT GOLDEN MEADOW, LA	BANKER	DIRECTOR, PRESIDENT	DIRECTOR PRESIDENT / C.E.O. (STATE BANK)	NONE	0.00%	NONE	NONE
WALTER MAPLES, SR LA CENTER, KY	RETIRED (GROCERY STORE OWNER) WALTER H. MAPLES, INC.	DIRECTOR, TREASURER	DIRECTOR (STATE BANK)	NONE	20.00%	NONE	NONE