Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

RECEIVED
APR 04 2016
By D. Jones

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, Steve J. Lefort
Name of the Holding Company Director and Official

President
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

03/29/2016
Date of Signature

For holding companies not registered with the SEC–
Indicate status of Annual Report to Shareholders:

- [x] 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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

SBT Bancshares, Inc.
Legal Title of Holding Company

P.O. Box 745
(Mailing Address of the Holding Company) Street / P.O. Box

City	State	Zip Code
Golden Meadow	LA	70357

1614 South Bayou Drive, Golden Meadow, LA 70357
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Name	Title
Charles J. Plaisance	C.F.O.

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 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."
- [x] 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.

REVISED
5/5/16

Exhibit 2a

ORGANIZATIONAL CHART
SBT BANCSHARES, INC.

SBT BANCSHARES, INC.
(GOLDEN MEADOW, LA)
A LOUISIANA CORPORATION
LEI: N/A
|
|
|
STATE BANK AND TRUST COMPANY
(GOLDEN MEADOW, LA)
A LOUISIANA CORPORATION
(100% OWNED BY SBT BANCSHARES, INC.)
LEI: N/A

Exhibit 2b

Results: A list of branches for your depository institution: STATE BANK & TRUST COMPANY (ID_RSSD: 485139).
This depository institution is held by SBT BANCSHARES, INC. (2145950) of GOLDEN MEADOW, LA.
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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)	485139	STATE BANK & TRUST COMPANY	1614 SOUTH BAYOU DRIVE	GOLDEN MEADOW	LA	70357	LAFOURCHE	UNITED STATES	11204	0	STATE BANK & TRUST COMPANY	485139	
OK		Full Service	592532	CUT OFFICE BRANCH	14828 WEST MAIN STREET	CUT OFF	LA	70345	LAFOURCHE	UNITED STATES	505901	6	STATE BANK & TRUST COMPANY	485139	
OK		Full Service	408334	LAROSE BRANCH	11892 HIGHWAY 308	LAROSE	LA	70373	LAFOURCHE	UNITED STATES	240786	4	STATE BANK & TRUST COMPANY	485139	
OK		Full Service	3075698	MATHEWS OFFICE	4674 HIGHWAY 1	MATHEWS	LA	70375	LAFOURCHE	UNITED STATES	362884	5	STATE BANK & TRUST COMPANY	485139	

aH

REVISED 5/5/16

31-Dec-15

SBT BANCSHARES SHAREHOLDERS
OF RECORD

EXHIBIT 3

	NAME	CITY, STATE, COUNTRY	COUNTRY OF CITIZENSHIP	# OF SHARES COMMON STOCK	PERCENTAGE OWNERSHIP
1)	JAMES B. CANTRELLE	RACELAND, LA, USA	USA	113,784	20.00%
2)	HUEY J. CHERAMIE	METAIRIE, LA, USA	USA	113,784	20.00%
3)	JANICE CHABERT FRAZIER	CUT OFF, LA, USA	USA	56,892	10.00%
4)	JANICE CHABERT FRAZIER, AS USUFRUCTUARY, ELDON JOSEPH FRAZIER EXEMPT TESTIMENTARY TRUST NAKED OWNER	CUT OFF, LA, USA	USA	56,892	10.00%
5)	WALTER H. MAPLES	LA CENTER, KY, USA	USA	113,784	20.00%
6)	MATHEW PITRE, AS TRUSTEE OF THE SBT BANCSHARES, INC. VOTING TRUST	CUT OFF, LA, USA	USA	113,784	20.00%

SBT BANCSHARES, INC
DIRECTORS & OFFICERS
31-Dec-15

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, USA	REAL ESTATE (APARTMENTS) (CYPRESS COURT MANAGEMENT CO.)	DIRECTOR, SECRETARY	DIRECTOR (STATE BANK)	PRESIDENT, CNC RENTALS, LLC PRESIDENT, JIMCAN ENTERPRISE, LLC PRESIDENT, CCMC, LLC OWNER, CANTRELLE CONSTRUCTION, INC. OWNER, CANTRELLE HEATING & A/C CO PRESIDENT KAJUN KING, INC. PRESIDENT CYPRESS COURT, INC. MANAGER JIMMY CNATRELLE LAND CO., LLC MANAGER LEONA CANTRELLE LAND CO., LLC OWNER, RODCO MARINE, INC.	20.00%	NONE	CNC RENTALS, LLC 50% JIMCAN ENTERPRISE, LLC 50% CCMC, LLC 50% CANTRELLE CONSTRUCTION, INC. 50% CANTRELLE HEARTING & A/C CO. KAJUN KING, INC. 100% CYPRESS COURT, INC. 100% JIMMY CANTRELLE LAND CO., LLC 70% LEONA CANTRELLE LAND CO., LLC 70% RODCO MARINE, INC. 70%
HUEY J. CHERAMIE METAIRIE, LA, USA	BOAT RENTALS HUEY J. CHERAMIE MARINE, INC.	DIRECTOR, CHAIRMAN	DIRECTOR (STATE BANK)	OWNER, CHERAMIE HOLDINGS, LLC OWNER, SWIT GROUP, LLC OWNER, GULF ATLANTIC TUGS, LLC OWNER, HUEY J. CHERAMIE MARINE, INC. MANAGER, INTEGRAL OFFSHORE, LLC	20.00%	NONE	CHERAMIE HOLDINGS, LLC 51% SWIT GROUP, LLC 33.33% GULF ATLANTIC TUGS, LLC 66.67% HUEY J. CHERAMIE MARINE, INC. 100% INTEGRAL OFFSHORE, LLC 0%
STUART FAUCHEUX RACELAND, LA, USA	VP SALES & MARKETING ADRIATIC MARINE, LLC	DIRECTOR	DIRECTOR (STATE BANK)	MEMBER/MANAGER (EXPRESS SUPPLY & STEEL LLC VP SALES & MARKETING, ADRIATIC MARINE, LLC	0.00%	NONE	EXPRESS SUPPLY & STEEL, LLC 35% ADRIATIC MARINE, LLC 0%
STEVE J. LEFORT GOLDEN MEADOW, LA, USA	BANKER	DIRECTOR, PRESIDENT	DIRECTOR PRESIDENT / C.E.O. (STATE BANK)	NONE	0.00%	NONE	NONE
WALTER MAPLES, SR LA CENTER, KY, USA	RETIRED (GROCERY STORE OWNER) WALTER H. MAPLES, INC.	DIRECTOR, VICE-PRESIDENT	DIRECTOR (STATE BANK)	NONE	20.00%	NONE	NONE
MATHEW A. PITRE CUT OFF, LA, USA	FEED, SEED & SUPPLY STORE, OWNER	DIRECTOR	DIRECTOR (STATE BANK)	MEMBER/MANAGER (PITRE'S FEED AND SEED LLC)	0.00%	NONE	PITRE'S FEED AND SEED, LLC 100%
JANICE CHABERT FRAZIER CUT OFF, LA USA	RETIRED	NONE	NONE	RETIRED BOAT RENTALS	10.00%	NONE	NONE
JANICE CHABERT FRAZIER, AS USUFRUCTUARY, ELDON JOSEPH FRAZIER EXEMPT TESTIMENTARY TRUST NAKED OWNER CUT OFF, LA, USA	RETIRED	NONE	NONE	RETIRED BOAT RENTALS	10.00%	NONE	NONE
MATHEW PITRE, AS TRUSTEE OF THE SBT BANCSHARES, INC. VOTING TRUST CUT OFF, LA, USA	VOTING TRUST	NONE	NONE	NONE	20.00%	NONE	NONE