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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(b)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Kent E. Wilkes
Name of the Holding Company Director and Official
Director and Chief Executive Officer
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
03/21/2019
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
R SSD ID
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
Month/Day/Year

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

Reporter's Name, Street, and Mailing Address
C B & T Bancshares, Inc.
Legal Title of Holding Company
P.O. Box 992
Mailing Address of the Holding Company Street / P.O. Box
Vivian
LA
71082

City
State Zip Code
120 West Arkansas Ave, Vivian, LA 71082
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Anthony D. Broome
Secy/Treas
Name
Title
318-995-6222
Area Code / Phone Number / Extension
318-995-6226
Area Code / FAX Number
abcome@cbtovivian.com
E-mail Address
www.cbtovivian.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? Yes No
☐ ☐

In accordance with the General Instructions for this report (check only one),
1. a letter justifying this request is being provided along with the report
2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

03/2018
Report Item:

1: a. The Bank Holding Co. is not required to prepare form 10K with the SEC.

1: b. The Bank Holding Co. does not prepare an annual report for its shareholders.

2: a. Organizational Chart:

```
C B & T Bancshares, Inc.  
(LEI: None)  
Vivian, LA, USA  
Incorporated in Louisiana

100%

Citizens Bank & Trust Company of Vivian, Louisiana  
(LEI: 549300B8JQ9XD5FQQH32)  
Vivian, LA, USA  
Incorporated in Louisiana

100%

Regulatory Review and Consulting, L.L.C.  
(LEI: None)  
Oil City, LA, USA  
Managing Member  
Incorporated in Louisiana
```
Results: A list of branches for your depository institution: CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA (ID_RSSD: 767554).
This depository institution is held by C & B T BANCSHARES, INC. (301028) of VIVIAN, LA.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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.
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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service (Head Office)</td>
<td>767554</td>
<td>CITIZENS BANK &amp; TRUST COMPANY OF VIVIAN, LOUISIANA</td>
<td>120 WEST ARKANSAS AVENUE</td>
<td>VIVIAN</td>
<td>LA</td>
<td>71082-2882</td>
<td>CADD</td>
<td>UNITED STATES</td>
<td>13540</td>
<td>0</td>
<td>CITIZENS BANK &amp; TRUST COMPANY OF VIVIAN, LOUISIANA</td>
<td>767554</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>4298006</td>
<td>OIL CITY BRANCH</td>
<td>120 HIGHWAY 1 NORTH</td>
<td>OIL CITY</td>
<td>LA</td>
<td>71061</td>
<td>CADD</td>
<td>UNITED STATES</td>
<td>508307</td>
<td>5</td>
<td>CITIZENS BANK &amp; TRUST COMPANY OF VIVIAN, LOUISIANA</td>
<td>767554</td>
<td></td>
</tr>
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<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>3539006</td>
<td>NORTHWOOD BRANCH</td>
<td>5755 NORTH MARKET</td>
<td>SHREVEPORT</td>
<td>LA</td>
<td>71107</td>
<td>CADD</td>
<td>UNITED STATES</td>
<td>476982</td>
<td>6</td>
<td>CITIZENS BANK &amp; TRUST COMPANY OF VIVIAN, LOUISIANA</td>
<td>767554</td>
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<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>3539006</td>
<td>YOUREE DRIVE BRANCH</td>
<td>6330 YOUREE DRIVE</td>
<td>SHREVEPORT</td>
<td>LA</td>
<td>71050</td>
<td>CADD</td>
<td>UNITED STATES</td>
<td>418675</td>
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<td>CITIZENS BANK &amp; TRUST COMPANY OF VIVIAN, LOUISIANA</td>
<td>767554</td>
<td></td>
</tr>
<tr>
<td>(1) (a) Name &amp; Address (City, State, Country)</td>
<td>(1) (b) Country of Citizenship or Incorporation</td>
<td>(1) (c) Number and Percentage of Each Class of Voting Securities</td>
<td>(2) (a) Name &amp; Address (City, State, Country)</td>
<td>(2) (b) Country of Citizenship or Incorporation</td>
<td>(2) (c) Number and Percentage of Each Class of Voting Securities</td>
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</tr>
<tr>
<td>Jimmy Dempsey Vivian, LA, USA</td>
<td>USA</td>
<td>109,790 - 11.04% Common Stock</td>
<td></td>
<td>NONE</td>
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<tr>
<td>Ronald E. Hall Vivian, LA, USA</td>
<td>USA</td>
<td>124,423 - 12.53% Common Stock</td>
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<tr>
<td>Ronald E. Hall, Jr. Benton, LA USA</td>
<td>USA</td>
<td>1,000 - .10% Common Stock</td>
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<tr>
<td>Edward B. Parker Oil City, LA USA</td>
<td>USA</td>
<td>61,000 - 6.14% Common Stock</td>
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</tr>
<tr>
<td>Timothy J. Pardue Little Rock, AR, USA</td>
<td>USA</td>
<td>60,000 - 6.03% Common Stock</td>
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<tr>
<td>Helen E. DeBeaux Shreveport, LA USA</td>
<td>USA</td>
<td>128,000 - 12.87% Common Stock</td>
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<tr>
<td>Claude DeBeaux III Mooringsport, LA USA</td>
<td>USA</td>
<td>2,000 - .20% Common Stock</td>
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<tr>
<td>Daniel M. Caldwell, Trustee CB&amp;T of Vivian ESOP Vivian, LA, USA</td>
<td>USA</td>
<td>98,172 - 9.87% Common Stock</td>
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<tr>
<td>Daniel M. Caldwell Haughton, LA USA</td>
<td>USA</td>
<td>10,700 - 1.08% Common Stock</td>
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</tbody>
</table>

Note: Peggy Dempsey is a 50% co-owner of the 109,790 shares of stock with Jimmy Dempsey, her husband.
<table>
<thead>
<tr>
<th>Names &amp; Address</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>(3) (a) Title &amp; Position with Subsidiaries</th>
<th>(3) (b) Title &amp; Position with other businesses (Include names of subsidiaries)</th>
<th>(4) (a) Percentage of Voting Shares in BHC</th>
<th>(4) (b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4) (c) List names of other companies if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ronald E. Hall</td>
<td>Retired Banker</td>
<td>Former Director</td>
<td>N/A</td>
<td>12.53%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Vivian, LA, USA</td>
<td></td>
<td>Citizens Bank &amp; Trust Co.</td>
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</tr>
<tr>
<td>Jimmy &amp; Peggy Dempsey</td>
<td>Oil Producer</td>
<td>Former Director &amp; Chmn.</td>
<td>Owner</td>
<td>11.04%</td>
<td>None</td>
<td>Dempsey Oil Co. 100%</td>
</tr>
<tr>
<td>Vivian, LA, USA</td>
<td></td>
<td>Citizens Bank &amp; Trust Co.</td>
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</tr>
<tr>
<td>Claude DeBeaux III</td>
<td>Businessman</td>
<td>Director/Board Chmn. CB&amp;T Bancshares</td>
<td>President</td>
<td>0.20%</td>
<td>None</td>
<td>Claude DeBeaux, Inc. 49%</td>
</tr>
<tr>
<td>Mooringsport, LA, USA</td>
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<tr>
<td>Helen E. DeBeaux</td>
<td>Principal Securities Holder</td>
<td>N/A</td>
<td>N/A</td>
<td>12.87%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Shreveport, LA, USA</td>
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</tr>
<tr>
<td>Edward B. Parker</td>
<td>Businessman</td>
<td>Director</td>
<td>N/A</td>
<td>6.14%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Oil City, LA, USA</td>
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<td>CB&amp;T Bancshares</td>
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<tr>
<td>Daniel M. Caldwell</td>
<td>Banker</td>
<td>Director</td>
<td>N/A</td>
<td>10.95%</td>
<td>None</td>
<td>N/A</td>
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<td>Haughton, LA, USA</td>
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<td>CB&amp;T Bancshares</td>
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<tr>
<td>Ronald E. Hall, Jr.</td>
<td>Insurance Adjuster</td>
<td>Director</td>
<td>N/A</td>
<td>0.10%</td>
<td>None</td>
<td>N/A</td>
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<td>Benton, LA, USA</td>
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<td>CB&amp;T Bancshares</td>
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<tr>
<td>William H. Summers</td>
<td>Businessman</td>
<td>Director</td>
<td>Owner of Summers Air</td>
<td>4.10%</td>
<td>None</td>
<td>Summers Air 100%</td>
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<td>Benton, LA, USA</td>
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<td>CB&amp;T Bancshares</td>
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<tr>
<td>Kent E. Wilkes</td>
<td>Banker</td>
<td>Director &amp; CEO</td>
<td>Director, Pres. &amp; CEO</td>
<td>0.10%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Shreveport, LA, USA</td>
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</tbody>
</table>

Note: Peggy Dempsey is a 50% co-owner of the 109,790 shares of stock with Jimmy Dempsey, her husband
Note: Dan M. Caldwell, as Trustee of the C B & T of Vivian ESOP, has included in his total percentage of 10.95% of securities, the 9.87% of C B & T of Vivian ESOP securities.