

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); 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, 1850a(c)(1), and 5468(b)(1)). 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, 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.

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

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.

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)

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:

Anthony D. Broome Secy/Treas

Name Title

318-995-6222

Area Code / Phone Number / Extension

318-995-6226

Area Code / FAX Number

abroome@cibtbankco.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/15/2021

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 _____

C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

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."

Form FR Y-6

C B & T Bancshares, Inc.

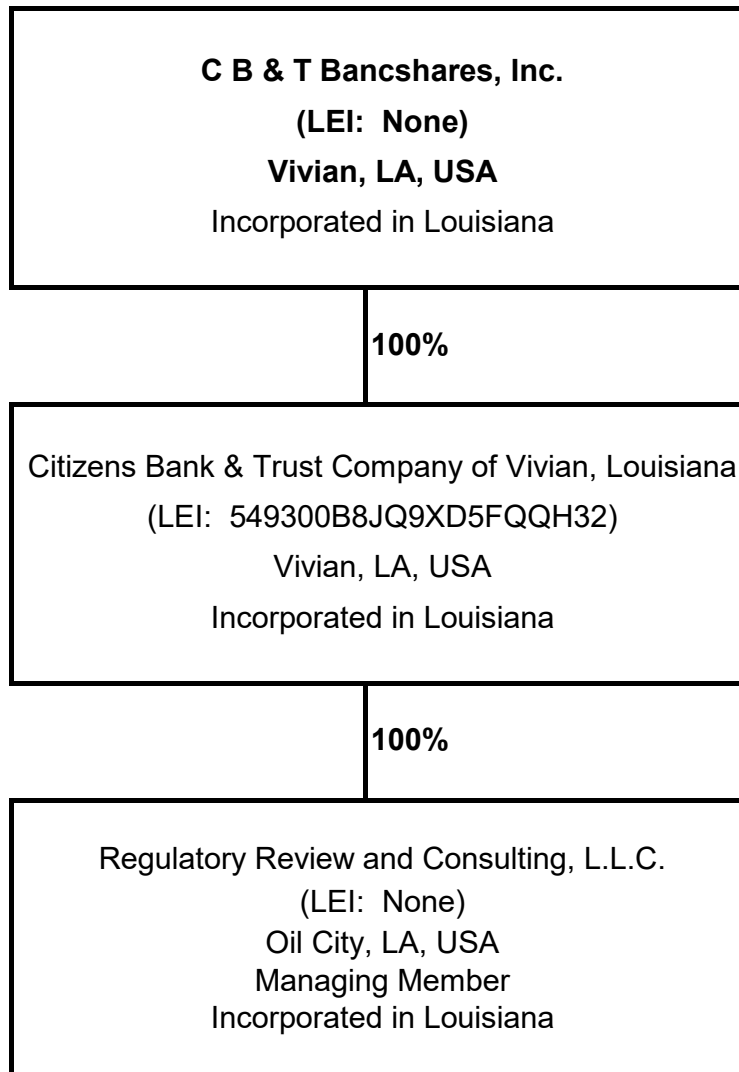
120 W. Arkansas

Vivian, Louisiana 71082

Fiscal Year Ending December 31, 2020

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:



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. (3010288)** of **VIVIAN, LA.**

The data are as of **12/31/2020**. Data reflects information that was received and processed through **01/05/2021**.

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)	767554	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	120 WEST ARKANSAS AVENUE	VIVIAN	LA	71082-2852	CADDO	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	
OK		Full Service	4288600	OIL CITY BRANCH	110 HIGHWAY 1 NORTH	OIL CITY	LA	71061	CADDO	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	
OK		Full Service	3790311	NORTHWOOD BRANCH	5755 NORTH MARKET	SHREVEPORT	LA	71107	CADDO	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	
OK		Full Service	3539006	YOUREE DRIVE BRANCH	6330 YOUREE DRIVE	SHREVEPORT	LA	71105	CADDO	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	

Form FR Y-6

C B & T Bancshares, Inc.
 Vivian, Louisiana
 Fiscal Year Ending 12/31/2020

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020			Securities Holders 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 12/31/2020 (but not at fiscal year-end)		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Helen E. DeBeaux Shreveport, LA, USA	USA	128,000, 12.87% Common Stock	None		
Henry Claude DeBeaux, III Mooringsport, LA, USA	USA	2,500, 0.25% Common Stock			
Total - DeBeaux Family		130,500, 13.12% Common Stock			
Jimmy Dempsey or Peggy Dempsey	USA	109,790, 11.04% Common Stock			
Peggy Dempsey Vivian, LA, USA	USA	2,460, 0.25% Common Stock			
Steve or Jeana McLaurin Vivian, LA, USA	USA	2,800, 0.28% Common Stock			
Total - Dempsey Family		115,050, 11.57% Common Stock			
Angie Byerley Bivins, TX, USA	USA	10,693, 1.08% Common Stock			
Jane F. Maddox IDA, LA, USA	USA	32,080, 3.23% Common Stock			
Leone Fitzgerald Shreveport, LA, USA	USA	14,033, 1.41% Common Stock			

Form FR Y-6

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(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Lisa Brantly Mooringsport, LA, USA	USA	10,693, 1.08% Common Stock			
Mark White Dallas, TX, USA	USA	8,100, 0.81% Common Stock			
Total - Fitzgerald Family		75,599, 7.60% Common Stock			
Ronald E. Hall Vivian, LA, USA	USA	125,053, 12.58% Common Stock			
Ronald E. Hall, Jr. Benton, LA, USA	USA	1,000, 0.10% Common Stock			
Sherry Lynn Hall Brown Longview, TX, USA	USA	13,025, 1.31% Common Stock			
Total - Hall Family		138,578, 13.94% Common Stock			
Eric McCathran Shreveport, LA, USA	USA	34,440, 3.46% Common Stock			
Sandra Kibler Hendrickson Logansport, LA, USA	USA	34,440, 3.46% Common Stock			
Shirley Kibler McLean Richardson, TX, USA	USA	34,440, 3.46% Common Stock			

Form FR Y-6

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 Vivian, Louisiana
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(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Total - Kibler Family					
		103,320, 10.39% Common Stock			
Edward B. Parker Oil City, LA, USA	USA	31,000, 3.12% Common Stock			
Lauren Parker Humphrey Shreveport, LA, USA	USA	29,500, 2.97% Common Stock			
Sheila M. Parker McCathran Trust Vivian, LA, USA	USA	30,000, 3.02% Common Stock			
Total - Parker Family					
		90,500, 9.10% Common Stock			
Carol Summers Ramsey Beaumont, TX, USA	USA	40,802, 4.10% Common Stock			
William H. Summers Benton, LA, USA	USA	40,802, 4.10% Common Stock			
Total - Summers Family					
		81,604, 8.21%			
Timothy J. Pardue Little Rock, AR, USA	USA	60,000, 6.03% Common Stock			

Form FR Y-6

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 Fiscal Year Ending 12/31/2020

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(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
CB&T of Vivian ESOP Trustee, Dan Caldwell Trustee, Kent Wilkes Vivian, LA, 71082	USA	100,172, 10.07% Common Stock			
Dan M. Caldwell, ESOP Trustee Haughton, LA, USA	USA	10,700, 1.08% Common Stock			
Kent E. Wilkes, ESOP Trustee Shreveport, LA, USA	USA	1,000, 0.10% Common Stock			

Form FR Y-6

C B & T Bancshares, Inc.
Vivian, Louisiana
Fiscal Year Ending 12/31/2020

Report Item 4: Insiders

(1) Name & Address (City, State, Country)	(2) Principal Occupation, if other than with holding company	(3)(a) Title/Position with holding company	(3)(b) Title/Position with Subsidiaries (including subsidiary name)	(3)(c) Title/Position with Other Businesses (including business name)	(4)(a) Percentage of Voting Securities in holding company	(4)(b) Percentage of Voting Securities in Subsidiaries (including subsidiary name)	(4)(c) Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%
Helen E. DeBeaux Vivian, LA, USA	N/A	Principal Securities Holder C B & T Bancshares, Inc.	N/A	Secretary, Treasurer Claude DeBeaux, Inc.	12.87%	None	Ellis Piston Rings Sales, Inc. 50%
Henry Claude DeBeaux, II Morringsport, LA, USA	Businessman	Director / Board Charmain C B & T Bancshares, Inc.	Director / Board Chairman, Citizens Bank & Trust Co.	President Claude DeBeaux, Inc.	0.25%	None	Claude DeBeaux, Inc. 49% DeBeaux-Flores 33%
DeBeaux Family Group					13.12%		
Jimmy Dempsey or Peggy Dempsey Vivian, LA, USA	Oil Producer	Director Emeritus C B & T Bancshares, Inc.	Former Director & Chairman Citizens Bank & Trust Co.	Owner Dempsey Oil Co.	11.04%	None	Dempsey Oil Co. 100%
Peggy Dempsey Vivian, LA, USA	Homemaker	Group - Principal Securities Holder C B & T Bancshares, Inc.	N/A	N/A	0.25%	None	N/A
Steve or Jeana McLaurin Vivian, LA, USA	Steve - Oil Producer Jeana - Secretary	Group - Principal Securities Holder C B & T Bancshares, Inc.	Former Director Citizens Bank & Trust Co.	Jeana - Secretary, Dempsey Oil Co.	0.28%	None	N/A
Dempsey Family Group					11.57%		
Ronald E. Hall Vivian, LA, USA	Retired Banker	Director Emeritus C B & T Bancshares, Inc.	Former Director Citizens Bank & Trust Co.	N/A	12.58%	None	N/A
Ronald E. Hall, Jr. Benton, LA, USA	Insurance Adjuster	Director C B & T Bancshares, Inc.	Director Citizens Bank & Trust Co.	N/A	0.10%	None	N/A
Sherry Lynn Brown Hall Longview, TX, USA	Homemaker	Group - Principal Securities Holder C B & T Bancshares, Inc.	N/A	N/A	1.31%	None	N/A
Hall Family Group					13.94%		
Eric McCathran Shreveport, LA, USA	Physician	Group - Principal Securities Holder C B & T Bancshares, Inc.	N/A	Professor / Vice Chairman LSUHSC - Shreveport Department of OB/GYN	3.46%	None	N/A
Sandra Kibler Hendrickson Logansport, LA, USA	Retired Eduactor	Group - Principal Securities Holder C B & T Bancshares, Inc.	N/A	N/A	3.46%	None	N/A
Shirley Kibler McLean Richardson, TX, USA	Retired Librarian	Group - Principal Securities Holder C B & T Bancshares, Inc.	N/A	N/A	3.46%	None	N/A
Kibler Family Group					10.39%		
William H. Summers Benton, LA, USA	Businessman HVAC Contractor	Director C B & T Bancshares, Inc.	Director Citizens Bank & Trust Co.	Owner Summers Air	4.10%	None	Summers Air 100%

Form FR Y-6

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 Vivian, Louisiana
 Fiscal Year Ending 12/31/2020

Report Item 4: Insiders

(1) Name & Address (City, State, Country)	(2) Principal Occupation, if other than with holding company	(3)(a) Title/Position with holding company	(3)(b) Title/Position with Subsidiaries (including subsidiary name)	(3)(c) Title/Position with Other Businesses (including business name)	(4)(a) Percentage of Voting Securities in holding company	(4)(b) Percentage of Voting Securities in Subsidiaries (including subsidiary name)	(4)(c) Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%
Edward B. Parker Oil City, LA, USA	Businessman	Director, Vice Chairman C B & T Bancshares, Inc.	Director Citizens Bank & Trust Co.	Sigma Energy, LLC Manager Parker Family Interests, LLC Manager Vivian Marine Company, LLC Minority Owner Parker Energy, LLC Manager Sigma-Robinson 2012-A, LP Manager Vivian Indstures, Inc. Minority Owner	3.12%	None	Sigma Energy, LLC 50% Parker Family Interests, LLC 33.7% Vivian Marine Company, LLC 40% Parker Energy, LLC 100%
Dan M. Caldwell Haughton, LA, USA ***See Footnote (1) Below***	Retired Banker	Director ESOP Trustee C B & T Bancshares, Inc.	Director Citizens Bank & Trust Co.	N/A	11.15%	None	N/A
Kent E. Wilkes Shreveport, LA, USA ***See Footnote (2) Below***	Banker	Director & CEO ESOP Trustee C B & T Bancshares, Inc.	Director Citizens Bank & Trust Co.	N/A	0.10%	None	N/A

***Note (1) Dan M. Caldwell, as Trustee of the CB&T ESOP, has included in his total % of 11.15% of securities, the 10.07 of CB&T ESOP Securities. Individual securities = 1.08%.
 ***Note (2) Kent E. Wilkes, as Trustee of the CB&T ESOP, has included in his total % of 10.17% of securities, the 10.07 of CB&T ESOP Securities. Individual securities = 0.10%.