

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, 2017

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

318-995-6222-4003

Area Code / Phone Number / Extension

318-995-6226

Area Code / FAX Number

abroome@cbtofivivian.com

E-mail Address

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

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

08/03/2018

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	<input type="checkbox"/> 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."		

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C B & T Bancshares, Inc.

120 W. Arkansas

Vivian, Louisiana 71082

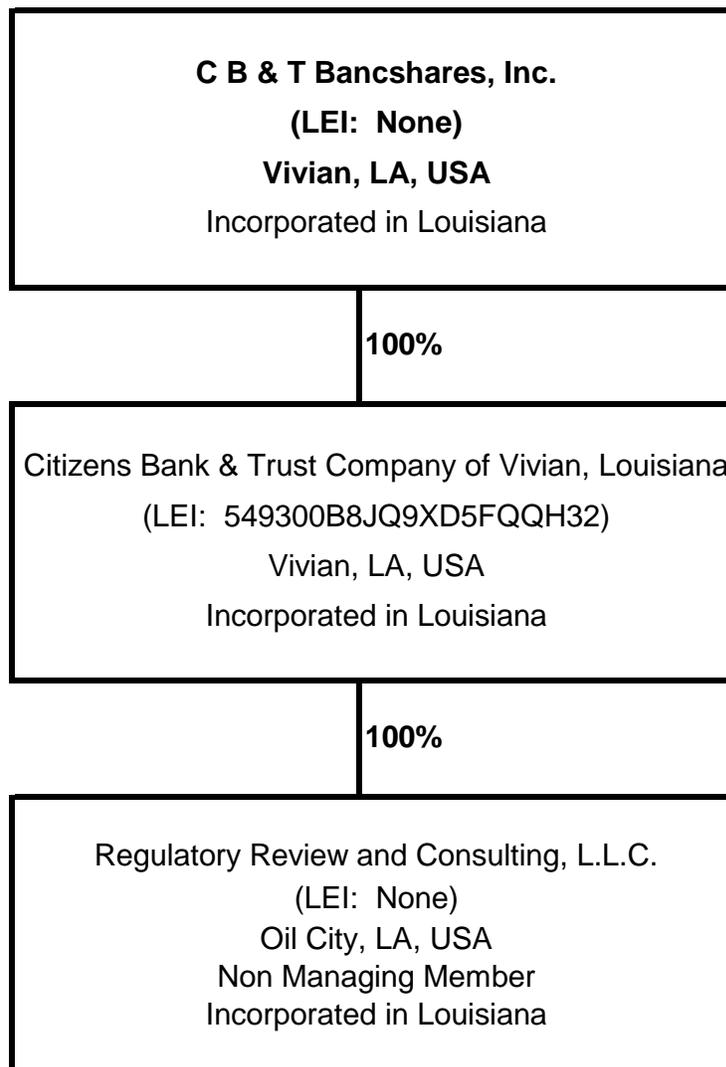
Fiscal Year Ending December 31, 2017

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 **12/31/2016**. 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)	767554	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	120 WEST ARKANSAS AVENUE	VIVIAN	LA	71082-2852	CADDO	UNITED STATES	13540	0	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	508307	6	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	
OK		Full Service	3790311	NORTHWOOD BRANCH	5755 NORTH MARKET	SHREVEPORT	LA	71107	CADDO	UNITED STATES	478962	5	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	
OK		Full Service	3539006	YOUREE DRIVE BRANCH	6330 YOUREE DRIVE	SHREVEPORT	LA	71105	CADDO	UNITED STATES	418675	4	CITIZENS BANK & TRUST COMPANY OF VIVIAN, LOUISIANA	767554	

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CB&T Bancshares, Inc.

Report Item 3: Securities Holders

(1) (a), (1) (b), (1) (c), (2) (a), (2) (b), (2) (c)

December 31, 2017

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-17			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 FYE 12-31-17		
(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
Jimmy Dempsey Vivian, LA, USA (see footnote below)	USA	109,790 - 11.04% Common Stock	NONE		
Ronald E. Hall Vivian, LA, USA	USA	124,423 - 12.51% Common Stock			
Ronald E. Hall, Jr. Benton, LA USA	USA	1,000 - .10% Common Stock			
Edward B. Parker Oil City, LA, USA	USA	61,000 - 6.13% Common Stock			
Timothy J. Pardue Little Rock, AR, USA	USA	60,000 - 6.03% Common Stock			
Helen E. DeBeaux Shreveport, LA, USA	USA	128,000 - 12.87% Common Stock			
Claude DeBeaux III Mooringsport, LA USA	USA	2,000 - .20% Common Stock			
Daniel M. Caldwell, Trustee CB&T of Vivian ESOP Vivian, LA, USA	USA	98,172 - 9.87% Common Stock			
Daniel M. Caldwell Haughton, LA USA	USA	10,700 - 1.08% Common Stock			

Note: Peggy Dempsey is a 50% co-owner of the 109,790 shares of stock with Jimmy Dempsey, her husband

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CB&T Bancshares, Inc.

December 31, 2017

Report Item 4: Insiders

(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

(1) Names & Address City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries Include names of subsidiaries)	(3) (c) Title & Position with other businesses (Include names of other businesses)	(4) (a) Percentage of Voting Shares in BHC	(4) (b) Percentage of Voting Shares in Subsidiaries	(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
Ronald E. Hall Vivian, LA, USA	Retired Banker	Director Emeritus	Former Director Citizens Bank & Trust Co.	N/A	12.51%	None	N/A
Jimmy & Peggy Dempsey Vivian, LA, USA *** See footnote below ***	Oil Producer	Director Emeritus	Former Director & Chmn. Citizens Bank & Trust Co.	Owner Dempsey Oil Co.	11.04%	None	Dempsey Oil Co. 100%
Claude DeBeaux III Mooringsport, LA, USA	Businessman	Dir./Board Chmn. CB&T Bancshares	Director/Board Chmn. Citizens Bank & Trust Co.	President Claude Debeaux, Inc.	0.20%	None	Claude DeBeaux, Inc. 49%
Helen E. DeBeaux Shreveport, LA USA	N/A	Principal Securities Holder	N/A	N/A	12.87%	None	N/A
Edward B. Parker Oil City, LA, USA	Businessman	Director CB&T Bancshares	Director Citizens Bank & Trust Co.	N/A	6.13%	None	N/A
Daniel M. Caldwell Haughton, LA, USA *** See footnote below ***	Banker	Director CB&T Bancshares	Director Citizens Bank & Trust Co.	N/A	10.95%	None	N/A
Ronald E. Hall, Jr. Benton, LA, USA	Insurance Adjuster	Director CB&T Bancshares	Director Citizens Bank & Trust Co.	N/A	0.10%	None	N/A
Thomas A. Paul Shreveport, LA, USA	Businessman	Director CB&T Bancshares	Director Citizens Bank & Trust Co.	Co-Owner of Oil City Supply	0.20%	None	Oil City Supply, Inc. 47%
William H. Summers Benton, LA, USA	Businessman	Director CB&T Bancshares	Director Citizens Bank & Trust Co.	Owner of Summers Air	4.10%	None	Summers Air 100%
Kent E. Wilkes Shreveport, LA, USA	Banker	Director & CEO CB&T Bancshares	Director, Pres. & CEO Citizens Bank & Trust Co.	N/A	0.10%	None	N/A

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.