

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.

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, JOSEPH COUVILLON

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

*Joseph A. Couvillon
2/13/20*

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. _____

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.

12/2019

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, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

VERMILION BANCSHARES CORPORATION

Legal Title of Holding Company

420 NORTH CUSHING AVENUE

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

KALAN **LA** **70548**
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

ROBERT S. CARTER **CPA**

Name Title

3378937944

Area Code / Phone Number / Extension

3378937946

Area Code / FAX Number

ROBC@KCSRCPAS.COM

E-mail Address

WWW.VERMILIONBANK.COM

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

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

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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VERMILION BANCSHARES CORPORATION
REPORT ITEMS

ITEM 1: BANK HOLDING COMPANY FINANCIAL STATEMENTS
CONSOLIDATED COMPANIES
PARENT COMPANY ONLY

ITEM 1A: BANK HOLDING COMPANY IS NOT REQUIRED TO FILE FORM 10K
WITH THE SECURITIES AND EXCHANGE COMMISSION

ITEM 1B: BANK HOLDING COMPANY DOES PREPARE AN ANNUAL REPORT FOR
SHAREHOLDERS, TWO COPIES ARE ENCLOSED.

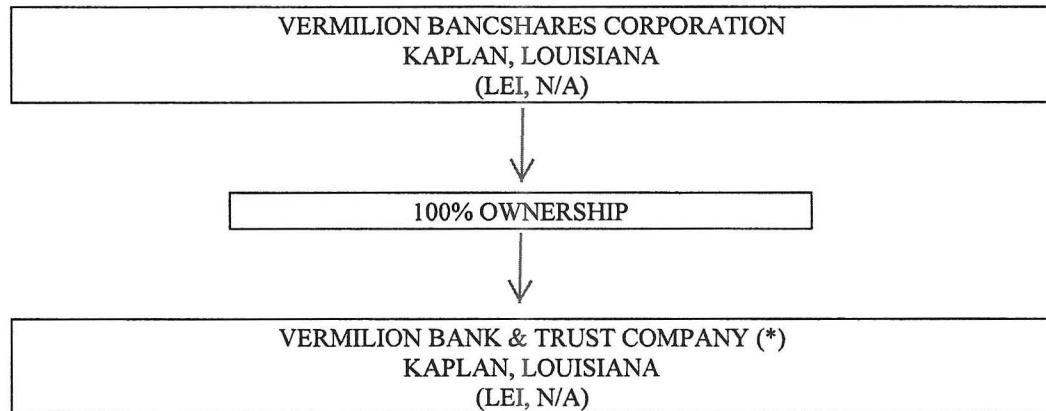
ITEM 2A: ORGANIZATION CHART

ITEM 2B: DOMESTIC BRANCH LISTING

ITEM 3: SHAREHOLDERS

ITEM 4: DIRECTORS AND OFFICERS

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VERMILION BANCSHARES CORPORATION
KAPLAN, LOUISIANA
ORGANIZATIONAL CHART
DECEMBER 31, 2019



(*) WHOLLY OWNED SUBSIDIARY

NOTE: THERE ARE NO HOLDINGS OVER 5% IN ANY OTHER COMPANY

STATE OF INCORPORATION:

- VERMILION BANCSHARES CORPORATION – LOUISIANA
- VERMILION BANK AND TRUST COMPANY - LOUISIANA

VERMILION BANCSHARES CORPORATION

ITEM 2B - BRANCH LIST

December 31, 2019

Branch Service Type	Branch ID_RSSD*	OPEN DATE	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
Full Service (Head Office)	754536	1959	VERMILION BANK & TRUST COMPANY	420 NORTH CUSHING AVENUE	KAPLAN	LA	70548	VERMILION	UNITED STATES	11783	-	VERMILION BANK & TRUST COMPANY	754536
Full Service	761039	1980	GUEYDAN BRANCH	211 MAIN ST	GUEYDAN	LA	70542	VERMILION	UNITED STATES	242939	1	VERMILION BANK & TRUST COMPANY	754536
Full Service	760537	1986	WEST-END BRANCH	900 VETERANS MEMORIAL DRIVE	KAPLAN	LA	70548	VERMILION	UNITED STATES	242940	2	VERMILION BANK & TRUST COMPANY	754536

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 VERMILION BANCSHARES CORPORATION
 SHAREHOLDERS WITH POWER TO VOTE 5% OR MORE OF STOCK
 DECEMBER 31, 2019

NAME/ CITY, STATE, COUNTRY	COUNTRY OF CITIZENSHIP OR INCORPORATION	NUMBER OF SHARES	PERCENTAGE OF VOTING	TOTAL PERCENTAGE OF VOTING
James E. Benoit Gueydan, La., USA	USA	5.0667	7.45%	
Darren J. Benoit Maurice, La., USA	USA	1	1.47%	
Jamie S. Benoit Lafayette, La., USA	USA	1	<u>1.47%</u>	10.39%
Blake S. Williams Lafayette, La., USA	USA	4.65		6.84%
James W. Thompson Abbeville, La., USA	USA	4		5.88%
Paul Roy Eleazar Kaplan, La., USA	USA	1.3833	2.03%	
Paula Y. Eleazar Burns, TN, USA	USA	1	1.47%	
Dorthy Mcgee Eleazar Testamentary Trust Kaplan, La., USA	USA	1.3833	<u>2.03%</u>	5.53%
Billy Matthews Youngsville, La., USA	USA	3.3333	4.90%	
Nancy Matthews Kaplan, La., USA	USA	3.3333	4.90%	
Whitney J. Matthews Abbeville, La., USA	USA	3.3333	<u>4.90%</u>	14.70%
Harold J. Marceaux Kaplan, La., USA	USA	1.9112	2.81%	
Linda Meaux Marceaux Kaplan, La., USA	USA	0.9555	1.42%	
Rixby Marceaux, Jr. Kaplan, La., USA	USA	1.9167	<u>2.82%</u>	7.05%

NOTE: NO OTHER SHAREHOLDERS HAVE HAD THE POWER TO VOTE 5% OR MORE OF COMPANY STOCK.

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 VERMILION BANCSHARES CORPORATION
 DIRECTORS AND OFFICERS
 DECEMBER 31, 2019

(1) NAME CITY, STATE COUNTRY	(2) PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY	(3A) TITLE & POSITION WITH HOLDING COMPANY	(3B) TITLE & POSITION WITH SUBSIDIARIES BANK & TRUST	(3C) TITLE AND POSITION WITH ANY OTHER BUSINESS	(4A) % OF VOTING SHARES IN HOLDING COMPANY	(4B) % OF VOTING SHARES IN SUBSIDIARY	(4C) LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD
JAMES E.BENOIT KAPLAN, LA. USA	N/A	DIRECTOR VICE CHAIRMAN	DIRECTOR VICE CHAIRMAN	N/A	10.39%	**	N/A
PAUL R.ELEAZAR KAPLAN, LA. USA	N/A	DIRECTOR CHAIRMAN	DIRECTOR CHAIRMAN	OWNER	5.53%	*	P.R. ELLEAZAR REALESTATE 66 2/3% ELEAZAR FARM 100%
LYMAN VINCENT KAPLAN, LA. USA	N/A	DIRECTOR SECRETARY-TREASURER	DIRECTOR SECRETARY-TREASURER	N/A	2.72%	N/A	N/A
BLAKE S.WILLIAMS LAFAYETTE,LA. USA	N/A	DIRECTOR PRESIDENT & CEO	DIRECTOR CEO	N/A	6.84%	N/A	N/A
JOSEPH COUVILLON ABBEVILLE, LA USA	N/A	DIRECTOR VICE PRESIDENT	DIRECTOR PRESIDENT	N/A	4.07%	N/A	N/A

NOTE: THESE INDIVIDUALS HOLD NO STOCK IN THE SUBSIDIARY BANK, VERMILION BANK TRUST COMPANY

ALL ABOVE ARE U.S.A. CITIZENS

* Paul Roy Eleazar	2.03%
Dorothy McGee Eleazar	
Testamentary Trust	2.03%
Paula Eleazar	<u>1.47%</u>
Total	<u>5.53%</u>

** James E. Benoit	7.45%
Darren J. Benoit	1.47%
Jamie S. Benoit	<u>1.47%</u>
Total	<u>10.39%</u>