

This announcement appears as a matter of record
only.

November 2, 2006



Covington, Louisiana

has received regulatory and shareholder approval for a
reverse stock split, a transaction that will result in
American Bank & Trust becoming a wholly-owned
subsidiary of its holding company

American Bancshares Red River, Inc.

Coushatta, LA

The Financial Institutions Group at Chaffe & Associates, Inc. provides
transaction advisory services, valuation services and other financial advisory
services to banks and thrifts throughout the Gulf States region.



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