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Herndon Dar	niel R										
Form 4											
August 23, 2	005										
FORM	4	статрс	SECUE		ND FV(11 A 11	NCE	COMMISSIO	Т	APPROVAL	
Check thi	UNITED	SIAILS			D.C. 205		NGE		Number:	3235-0287	
if no long			and Di		GT 1 1			Expires:	January 31, 2005		
subject to Section 1 Form 4 or	6. STATEMENT OF CHANGES IN BENEFICIAL O SECURITIES							NERSHIP OF	Estimated	ated average n hours per	
Form 5 obligation may cont <i>See</i> Instru 1(b).	ns Section 17(a	a) of the l	Public Ut	ility Hold		pany	Act c	ge Act of 1934, of 1935 or Secti 40			
(Print or Type F	Responses)										
Herndon Daniel R Sym HO				FEDERA	l Ticker or 7 AL BANC IANA [H	CORP),	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last)	(First) (N	/liddle)		Earliest Tr	-	,		X Director	10)% Owner	
(Month				nth/Day/Year) 18/2005				XOfficer (give titleOther (specify below) Chairman, President and CEO			
				nendment, Date Original onth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person 			
SHREVEPO	DRT, LA 71101							Form filed by Person	More than One	Reporting	
(City)	(State)	(Zip)	Tabl	e I - Non-E	Derivative S	Securi	ties Ac	quired, Disposed	of, or Benefici	ally Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deen Executior any (Month/D	n Date, if	3. Transactic Code (Instr. 8) Code V	on(A) or Dis (D) (Instr. 3, 4 Amount	posed	of	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	08/18/2005			А	17,430 (1)	А	\$0	17,430	D		
Common Stock								5,000	I	By 401(k) Plan	
Common Stock								13,000 <u>(2)</u>	I	By investment company	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. Number of orDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (Right to Buy)	\$ 9.85	08/18/2005		A	43,500	(3)	08/18/2015	Common Stock	43,500

Reporting Owners

Reporting Owner Name / Address		Relationships						
	Director	10% Owner	Officer	Other				
Herndon Daniel R C/O HOME FEDERAL SAVINGS & LOAN 624 MARKET STREET SHREVEPORT, LA 71101		Х		Chairman, President and CEO				
Signatures								
/s/ Daniel R. Herndon	08/22/2005							

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Represents the grant of shares pursuant to the 2005 Recognition and Retention Plan that vest 20% per year commencing on August 18, 2006.
- (2) The 13,000 shares are held by Herndon Investment Company LLC. The reporting person disclaims beneficial ownership of such securities except with respect to his 50% precuniary interest therein.
- (3) The options vest in five equal annual intallments beginning on the first anniversary of the date of grant.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.