

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.

I, Patrick R. Biglane

Name of the Holding Company Director and Official

Director, President & CEO

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]
 Signature of Holding Company Director and Official

3-11-21
 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. _____

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

Concordia Capital Corporation

Legal Title of Holding Company

P.O. Box 518

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

Vidalia

LA

71373

City

State

Zip Code

904 Carter Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bill Salters

Sr Vice President & CFO

Name

Title

318-336-6006

Area Code / Phone Number / Extension

318-336-1187

Area Code / FAX Number

bsalters@concordiabank.com

E-mail Address

www.concordiabank.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 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."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

Form FR Y6
Concordia Capital Corporation
Vidalia, Louisiana
Year Ending - December 31, 2020

REPORT ITEM:

1: Annual Report to Shareholders

The BHC is not registered with the SEC and, while the BHC does not prepare an annual report for its shareholders, it does provide an Annual Disclosure Statement.
(See Annual Disclosure Statement attached.)

2a: Organization Chart

Concordia Capital Corporation - BHC owned 100% by its shareholders
Vidalia, LA
Incorporated in Louisiana

LEI: None

Concordia Bank & Trust Company - Subsidiary owned 100% by BHC
Vidalia, LA
Incorporated in Louisiana

LEI: 254900B631B05UVLUA59

First Service Corporation - Subsidiary owned 100% by Bank
Vidalia, LA
Incorporated in Louisiana

LEI: None

2b: Office/Branch Verification

(See attached.)

3(1) Securities Holders

Shareholders who own, control, or hold with the power to vote of 5% or more voting securities (common stock only) of the BHC:

Name & Address (1)(a)	Country of Incorporation (1)(b)	Number & Percentage of Voting Securities (1)(c)
Joseph L. Sewell, Jr. Washington, MS	United States	39,060 Shares or 8.49% of Common Stock

3(2) N/A

4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State & Country	Principal Occupation	Title & Position with BHC	Title & Position with Subsidiaries	Title & Position with other Businesses	Percentage of Voting Shares in BHC	Percentage of Voting Shares in Subsidiaries	Names of Other Companies If 25% or More of Voting Securities are Held
Patrick R. Biglane Vidalia, LA United States	N/A	Director & President/CEO	Director & President/CEO Concordia Bank	Griff's Legacy, LLC, Manager	0.24%	N/A	Griff's Legacy, LLC - 25.415%
Perry H. Corbett, Jr. Ferriday, LA United States	Farmer	Director	Director Concordia Bank	P. H. Corbett Farms - Partner Ferriday Hardwood Company - Partner Two C Farms - Partner	3.39%	N/A	P.H. Corbett Farms - 77.5% Ferriday Hardwood Company - 50% Two C Farms - 50%
John Dale, IV Vidalia, LA United States	Oil & R/E Investments	Director & Chairman	Director & Chairman Concordia Bank	Cedar Creek Corporation - Pres & CEO Callahan Branch, LLC - Managing Member Vidal Island, LLC - Managing Member	1.48%	N/A	Cedar Creek Corp - 100% Callahan Branch LLC - 80% Vidal Island, LLC - 32%
Brent S. Gore Ferriday, LA United States	Retired Attorney	Director	Director Concordia Bank	N/A	2.74%	N/A	Gore Real Estate - 100% Gore Building and Land - 66.67%
Scott B. McLemore Vidalia, LA United States	Attorney	Director & Executive Vice President	Director & Executive Vice President Concordia Bank	McLemore Law Firm, LLC - Owner McLemore Properties, LLC - Owner	0.00%	N/A	McLemore Law Firm, LLC - 100% McLemore Properties, LLC - 100%
David A. New, Jr. Natchez, MS United States	Oil	Director & Vice Chairman	Director Concordia Bank	SALA LLC - Partner SAN LLC - Partner New Partners, L.P. - Gen Partner D&A Family LTD Partnership - Gen Partner	0.23%	N/A	SALA LLC - 25% SAN LLC - 33%
David L. Rountree Vidalia, LA United States	Farmer	Director	Director Concordia Bank	Whitehall Plantation - Owner	0.22%	N/A	Whitehall Plantation - 100%
Joseph L. Sewell, Jr. Washington, MS United States	Farmer & R/E Investments	Director	Director Concordia Bank	MS Greenbriar LLC - Member Moss Grove LLC - Member Sewell Investments, LLC - Owner Hard Times Inc. - Owner	8.49%	N/A	Mississippi Greenbriar LLC - 50% Moss Grove LLC - 67% Sewell Investments, LLC - 100% Hard Times Inc. - 100%
A. Wettlin Treppendahl, Jr. Woodville, MS United States	Retail Business Owner	Director	Director Concordia Bank	C.M. Treppendahl & Sons Inc. - Owner	0.45%	N/A	C.M. Treppendahl & Sons Inc. - 100%
R. Patrick Galloway Vidalia, LA United States	N/A	Vice-President/Secretary	Senior Vice President Concordia Bank	N/A	0.33%	N/A	N/A
Sue R. Grayson Vidalia, LA United States	N/A	Vice President/Treasurer	Senior Vice President Concordia Bank	N/A	0.00%	N/A	N/A
William M. Salters Natchez, MS United States	N/A	Vice President & Chief Financial Officer	Senior Vice President/CFO Concordia Bank	Beach Retreat, LLC, - Member	0.00%	N/A	Beach Retreat, LLC - 50%
Scott D. Singletary Baton Rouge, LA United States	N/A	Vice-President	Senior Vice President Concordia Bank	S2 Property, LLC - Member	0.00%	N/A	S2 Property, LLC - 100%
Robert M. Smith Baton Rouge, LA United States	N/A	Vice-President	Senior Vice President Concordia Bank	N/A	0.00%	N/A	N/A
Dennis Oliver Baton Rouge, LA United States	N/A	Vice-President	Senior Vice President Concordia Bank	Richland Properties, LLC - Agent Owner	0.00%	N/A	Richland Properties, LLC - 100%

Results: A list of branches for your depository institution: **CONCORDIA BANK & TRUST COMPANY (ID_RSSD: 819556)**.

This depository institution is held by **CONCORDIA CAPITAL CORPORATION (2557414)** of **VIDALIA, 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)	819556	CONCORDIA BANK & TRUST COMPANY	904 CARTER STREET	VIDALIA	LA	71373	CONCORDIA	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	5375833	WILLOW GROVE BRANCH	8200 VILLAGE PLAZA COURT, SUITE 3A	BATON ROUGE	LA	70810	EAST BATON ROUGE	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	1463563	FERRIDAY BRANCH	201 LOUISIANA AVENUE	FERRIDAY	LA	71334	CONCORDIA	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	623856	MONTREY BRANCH	6292 HIGHWAY 129	MONTREY	LA	71354	CONCORDIA	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	4036614	DOWNTOWN NATCHEZ BRANCH	300 MAIN STREET	NATCHEZ	MS	39120	ADAMS	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	3872057	NORTH NATCHEZ BRANCH	516 HIGHWAY 61 NORTH	NATCHEZ	MS	39120	ADAMS	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	3536162	SOUTH NATCHEZ BRANCH	45 SEARGENT PRENTISS DRIVE	NATCHEZ	MS	39120	ADAMS	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	
OK		Full Service	918075	WOODVILLE BRANCH	498 MAIN STREET	WOODVILLE	MS	39669	WILKINSON	UNITED STATES	Not Required	Not Required	CONCORDIA BANK & TRUST COMPANY	819556	

ANNUAL DISCLOSURE STATEMENT
Consolidated Comparative Statements of Condition
(Dollars in Thousands)

	<u>December 31,</u> <u>2020</u>	<u>2019</u>
Assets		
Cash and Due From Bank	12,331	13,208
Federal Reserve Bank	48,139	31,823
US Government Securities	121,110	119,861
State and Municipal Securities	73,814	53,932
Other Securities	3,146	3,229
Federal Funds Sold	-	-
Loans & Discounts, net of allowance for loan losses	309,666	289,236
Bank Premises	6,838	7,191
Other Real Estate Owned	3,849	2,546
Other Assets	12,786	11,858
Total Assets	591,678	532,882
Liabilities and Capital		
Deposits	501,198	444,249
Federal Funds Purchased/ Repurchase Agreements	17,239	18,560
Other Liabilities	3,259	3,718
Total Liabilities	521,696	466,527
Stock, Surplus, Reserves and Undivided Profits	69,982	66,356
Total Liabilities & Capital	591,678	532,882
Earnings Per Share	14.15	12.20
Distributions Per Share	10.02	9.72
Consolidated Financial Ratios		
	<u>2020</u>	<u>2019</u>
Return on Average Assets	1.14%	1.13%
Return on Average Equity	9.61%	8.97%
Primary Capital Ratio	11.83%	12.45%

The undersigned hereby attests that the foregoing comparative financial statements are correct to the best of my knowledge and belief.



PATRICK R. BIGLANE, PRESIDENT & CEO

ANNUAL DISCLOSURE STATEMENT
Consolidated Comparative Statements of Income
(Dollars in Thousands)

	<u>December 31,</u> <u>2020</u>	<u>2019</u>
Interest Income	20,774	20,730
Interest Expense	3,440	4,293
Net Interest Income	17,335	16,437
Non-Interest Income	4,567	4,169
Non-Interest Expense	15,389	14,785
Income Before Taxes	6,513	5,821
Federal & State Income Tax	-	-
Net Income	6,513	5,821
Consolidated Changes in Equity Capital (Dollars in Thousands)		
	<u>December 31,</u> <u>2020</u>	<u>2019</u>
Beginning of Year Equity Capital	66,356	61,352
Add: Net Income	6,513	5,821
Less: Distributions/Dividends	(4,611)	(4,639)
Less: Stock Purchased	(2,707)	(4)
Add: Stock Issued	10	-
Sub-total	65,561	62,531
Change in Unrealized Holdings Gains(Losses) on AFS Securities	4,421	3,825
Total Equity Capital at End of Year	69,982	66,356
Shares of Stock Outstanding	460,174	477,220

This statement has not been reviewed or confirmed for accuracy or relevance by the Federal Reserve Bank.