

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, Shair Baz Hakemy

Name of the Holding Company Director and Official

Chairman

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

9/8/21

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. _____

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, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Riverbend Financial Company

Legal Title of Holding Company

2000 Handley Ederville Rd

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

Fort Worth

TX

76118

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Amber Krisher

EVP

Name

Title

817-548-6808

Area Code / Phone Number / Extension

Area Code / FAX Number

ak@spectra.bank

E-mail Address

N/A

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.

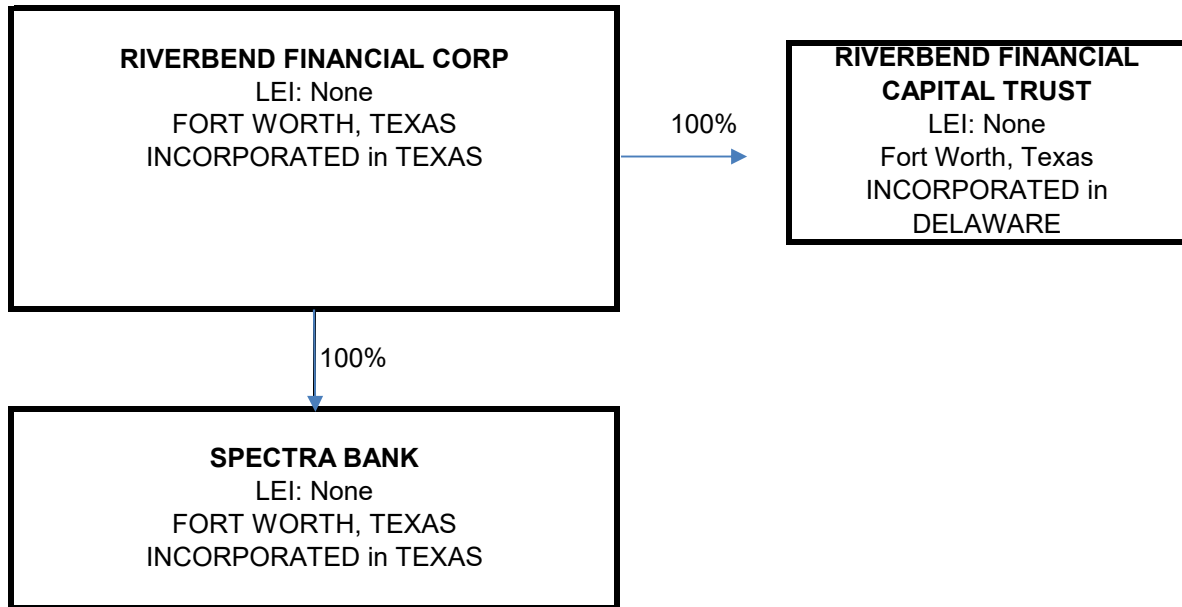
<hr/> Legal Title of Subsidiary Holding Company <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/>
<hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/>	<hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/>
<hr/> City <hr/> State <hr/> Zip Code <hr/>	<hr/> City <hr/> State <hr/> Zip Code <hr/>
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FORM FR Y-6

**RIVERBEND FINANCIAL CORP
FORT WORTH, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2020**

Report Item 1: a. The bank holding company does not prepare an annual report for its shareholders.
b. The bank holding company is not required to file a 10(k) with the SEC.

Report Item 2(a): Organizational Chart



Report Item 2(b): Domestic Branch listing provided to the Federal Reserve Bank via email.

FORM FR Y-6

**RIVERBEND FINANCIAL CORP
FORT WORTH, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2020**

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2020			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 the fiscal year ending December 31, 2020		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name and Address	(2)(b) Country of Citizenship	(2)(c) Number and Percentage of Each Class of Voting Securities
Barkat Ali Southlake, Texas	USA	77,928 - 31.17% common stock	N/A		
Shair Baz Hakemy Southlake, Texas	USA	69,262 - 27.71% common stock			
M.H. Farhat Southlake, Texas	USA	26,180 - 10.47% common stock			
Paul G. Johnston and Ruth A Johnston Revocable Living Trust, Neil Johnston Trustee Benton, LA	USA	27,152 - 10.86% common stock			
Sam Srianant Keller, Texas	USA	20,735 - 8.29% common stock			
Layla Farhat Southlake, Texas	USA	14,193 - 5.68% common stock			

FORM FR Y-6

RIVERBEND FINANCIAL CORP
FORT WORTH, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2020

Report Item 4: Insiders - page 1

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Holding Company	Title and Position with Bank Holding Company	Title and Position with Subsidiaries	Title and Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	Other >=25% of Companies and voting %
Shair Baz Hakemy Southlake, Texas, USA	Business President	Chairman of the Board	Director / Spectra Bank	President / Hakemy Business and Property LLC	27.71%	-	-
Sabreena Hakemy Southlake, Texas	Business President	Vice Chairman	Director / Spectra Bank	President / Nex Gen Marketing	3.25%	-	-
Sam Srianant Southlake, Texas	Business President	Director	Director / Spectra Bank	President/ Hurst Import Car and Repair Service	8.29%	-	-
Edward Swanson Allen, Texas	Spectra Bank President/CEO	n/a	President/CEO Spectra Bank	n/a	-	-	-
Mark Gatzki Plano, Texas	Consultant	Director	Director / Spectra Bank	Consultant / Self-employed	-	-	-
Barkat Ali Southlake, Texas	Business President	Principal Shareholder	n/a	President	31.17%	-	-
MH Farhat Southlake, Texas	Business President	Principal Shareholder	n/a	President	10.47%	-	-
Neil Johnston, trustee Benton, Louisiana	Business President	Principal Shareholder	n/a	President	10.86%	-	-

Results: A list of branches for your depository institution: **SPECTRA BANK (ID_RSSD: 426057)**.
This depository institution is held by **RIVERBEND FINANCIAL CORPORATION (3391679)** of **FORT WORTH, TX**.
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)	426057	SPECTRA BANK	2000 HANDLEY EDERVILLE ROAD	FORT WORTH	TX	76118	TARRANT	UNITED STATES	Not Required	Not Required	SPECTRA BANK	426057	
Ok		Full Service	5041204	DALLAS BRANCH	2331 WEST NORTHWEST HIGHWAY	DALLAS	TX	75220	DALLAS	UNITED STATES	Not Required	Not Required	SPECTRA BANK	426057	
Ok		Limited Service	1941575	SPECTRA BANK	2000 HANDLEY EDERVILLE ROAD	FORT WORTH	TX	76118	TARRANT	UNITED STATES	Not Required	Not Required	SPECTRA BANK	426057	