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. §§ 310(b)(a) and 310(b)(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, 1850(c)(1), and 5468(e)(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/ESOTD formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

i. Roy J. Salley
Name of the Holding Company Director and Official
Director, Chairman, 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 of Holding Company Director and Official
Date of Signature
3/24/21

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
5493005L34HJMUOZZ205
Reporter’s Legal Entity Identifier (LEI) (20 Character LEI Code)
Reporters Name, Street, and Mailing Address
Oakwood Bancshares, Inc.
Legal Title of Holding Company
8411 Preston Road Suite 600, LB 35
(Mailing Address of the Holding Company) Street / P.O. Box
Dallas TX 75225
City State Zip Code
Physical Location (if different from mailing address)
Person to whom questions about this report should be directed.
Suzanne C. Salls
EVP, Chief Financial Officer
Name Title
469-687-2230
Area Code / Phone Number / Extension
469-687-2299
Area Code / FAX Number
ssalls@oakwoodbank.com
E-mail Address
N/A
Address (JURL) for the Holding Company’s web page
Is confidential treatment requested for any portion of this report submission? 
☐ No ☐ 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 1.0 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, 200 C Streets, N.W. Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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:

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>City</td>
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<tr>
<td>State</td>
<td>State</td>
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<tr>
<td>Zip Code</td>
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Physical Location (if different from mailing address)

<table>
<thead>
<tr>
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<td>City</td>
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<tr>
<td>State</td>
<td>State</td>
</tr>
<tr>
<td>Zip Code</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)

12/2012
ANNUAL REPORT OF HOLDING COMPANIES - FR Y-6

Oakwood Bancshares, Inc.
Dallas, Texas
Fiscal Year Ending December 31, 2020

Report Item 1: Annual Report to Shareholders. N/A

Report Item 2a: Organization Chart

```
Oakwood Bancshares, Inc.
LEI: 54930050L34HJMUOZ205
Dallas, Texas
Incorporated in Texas

100%

Oakwood Bank
LEI: None
8411 Preston Rd. Ste 600
Dallas, Texas 75225
Incorporated in Texas
Headquarters
```

Report Item 2b. Domestic Branch Listing provided to the Federal Reserve Bank.
### 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](https://y10online.federalreserve.gov).

* FRIC UNNUM, Office Numbers, and ID_RSSD columns are for reference only. Verification of these values is not required.

### Data Action and Effective Date for Each Branch

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Data</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID RSSID*</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>960560</td>
<td>OAKWOOD BANK</td>
<td>6411 PRESTON ROAD, SUITE 105</td>
<td>DALLAS</td>
<td>TX</td>
<td>75225</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OAKWOOD BANK</td>
<td>960560</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3297113</td>
<td>NORTH DALLAS BRANCH</td>
<td>17808 DALLAS PARKWAY</td>
<td>DALLAS</td>
<td>TX</td>
<td>75287</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OAKWOOD BANK</td>
<td>960560</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3310747</td>
<td>OAKWOOD BRANCH</td>
<td>500 N. MAIN ST.</td>
<td>DALLAS</td>
<td>TX</td>
<td>75855</td>
<td>LEON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OAKWOOD BANK</td>
<td>960560</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2574665</td>
<td>SNYDER BRANCH</td>
<td>1715, 25TH STREET</td>
<td>SNYDER</td>
<td>TX</td>
<td>77954-2521</td>
<td>SQUIRREL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OAKWOOD BANK</td>
<td>960560</td>
</tr>
</tbody>
</table>
Form FR Y-6
Oakwood Bancshares, Inc.
Dallas, Texas
Fiscal Year Ending 12/31/2020

Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Walker Royall</td>
<td>USA</td>
<td>404,000-5.79%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td>Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William Hall</td>
<td>USA</td>
<td>466,628-6.68%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td>Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Form FR Y-6**  
**Oakwood Bancshares**  
**Dallas, Texas**  
**Fiscal Year Ending 12/31/2020**

### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1) Name &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation, if other than with holding company</th>
<th>(3)(a) Title/Position with holding company</th>
<th>(3)(b) Title/Position with Subsidiaries (including subsidiary name)</th>
<th>(3)(c) Title/Position with Other Businesses (including business name)</th>
<th>(4)(a) Percentage of Voting Securities in holding company</th>
<th>(4)(b) Percentage of Voting Securities in Subsidiaries (including subsidiary name)</th>
<th>(4)(c) Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roy J. Salley</td>
<td>Banker</td>
<td>Director, Chairman, CEO, President (Oakwood Bank)</td>
<td>N/A</td>
<td>1.38%</td>
<td>None</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Rett D. Bentley</td>
<td>Banker</td>
<td>Director, EVP</td>
<td>N/A</td>
<td>0.72%</td>
<td>None</td>
<td>None</td>
<td>Landmar Resources, Inc. - 100%</td>
</tr>
<tr>
<td>J. Bart Bearden</td>
<td>Banker</td>
<td>Director, EVP</td>
<td>N/A</td>
<td>0.93%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott Norman</td>
<td>Attorney</td>
<td>Director (Oakwood Bank)</td>
<td>Associate General Counsel (Hillwood Development Company)</td>
<td>1.06%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>
Aurum Sherman  
Dallas, TX, USA  
Real estate & investment activities  
Director  
Director (Oakwood Bank)  
Partner (Stillwater Capital Investments, LLC)  
0.92%  
None

Tom Montgomery  
Dallas, TX, USA  
Accounting & consulting services  
Director  
Director (Oakwood Bank)  
Partner (Montgomery, Coscia, Greilich LLP)  
2.22%  
None

Walker Royall  
Dallas, TX, USA  
Real Estate investment & development  
Director  
Director (Oakwood Bank)  
President (Briarwood Capital Corp)  
5.79%  
None

Robert Elliott Custom Homes, LLC  
Elliott Richard Homes, LLC  
Stillwater Capital Investments, LLC  
Stillwater Capital Holdings  
Stillwater Lakefront, LLC  
CERS Investments, LLC  
RE Lake Homes, LLC  
Robert Elliott Spec Homes, LLC

Montgomery Financial Capital Corporation  
Montgomery Capital Partners, LLC  
MCA Financial Solutions, LLC  
Crosswind Management, LLC  
CB SPE LLC  
Montgomery Consulting, LLC  
MMNP, LLC  
Casa Nueva, LLC  
BTI, LLC  
FTI-Belman, LLC  
BEM Capital Partners, LP  
Caa en Cabo, LLC  
Montgomery Capital Partners 2, LP  
Montgomery Capital Partners 3, LP  
Montgomery Capital Partners 4, LP  
MCG Venture Partners, LP

Brianwood Armstrong, LLC  
Brianwood Baytown, LP  
Brianwood Broadway, LLC  
Brianwood Capital Corp  
Brianwood Commerce, LLC  
Brianwood Lancaster, LP  
Brianwood Meadowbrook, LP  
Brianwood Rowlett Lot 2, LLC  
Brianwood Rowlett, LLC  
Brianwood San Marcos, LP  
Brianwood Southshore, LLC  
Brianwood University Hills, LP  
Brianwood Yacht Management, LLC
<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Position</th>
<th>Company</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul Westeman</td>
<td>Trustee of Family</td>
<td>Director</td>
<td>(Westerman 1999 Family Trust)</td>
<td>2.91%</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mark Alegnani</td>
<td>Accountant</td>
<td>Director</td>
<td>(Oakwood Bank)</td>
<td>6.56%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Alegnani Consulting Group, Inc.)</td>
<td></td>
</tr>
<tr>
<td>William Hall</td>
<td>Entrepreneur</td>
<td>Director</td>
<td>(Oakwood Bank)</td>
<td>6.68%</td>
</tr>
<tr>
<td></td>
<td>ownership, business</td>
<td></td>
<td>(Associate)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>consulting and</td>
<td></td>
<td>(Align Capital)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>private equity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suzanne C. Salls</td>
<td>Banker/Accountant</td>
<td>Director</td>
<td>N/A</td>
<td>0.47%</td>
</tr>
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<tr>
<td></td>
<td>Alegnani Consulting Group, Inc. - 100%</td>
<td></td>
<td>Mark B. Alegnani, PLLC - 100%</td>
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<tr>
<td></td>
<td>Alegnani Tax Advisory Group, PLLC - 75%</td>
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<tr>
<td></td>
<td>Align Capital, LLC - 30%</td>
<td></td>
<td>Treats Investments, LLC - 100%</td>
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<td></td>
<td>WGH Properties, LLC - 100%</td>
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<tr>
<td></td>
<td>DSC Solutions Inc. - 50%</td>
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