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(6) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3106(e)); sections 11(a)(1), 25, and 28A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611(a)); and sections 113, 105, 912, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1650(a)(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 or 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/ESCOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. Richard C. Heard
Name of the Holding Company Director and Official
Director, President and 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 data in the report concerning that individual.

Signature of Holding Company Director and Official
2/4/2022
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

RÜSD ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2021
Month / Day / Year

None

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Black Cat Financial Corp.

Legal Title of Holding Company
P. O. Box 350
(Mailing Address of the Holding Company) Street / P.O. Box
Winfield
Louisiana 71483

City
State
Zip Code

200 W. Main St., Winfield, LA 71483
Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
E. Delane Adams
Name
Director and CFO
Title

318-629-4877
Area Code / Phone Number / Extension
318-628-2975
Area Code / FAX Number
delane@bankofwinfield.com
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? Yes ☐ No ☐

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 101 hours per response, with an average of 5.8 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: Reuven, Board of Governors of the Federal Reserve System, 5500 12th St. NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (1100-0097), Washington, DC 20503.

12/2/2019
Report item 2a:
1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, one copy is enclosed.

2: Organizational Chart

- Black Cat Financial Corp., Winnfield, LA Incorporated in Louisiana
  - 100%
  - Bank of Winnfield & Trust Company, Winnfield, LA Incorporated in Louisiana
    - 100%
    - Black Cat Real Estate, Inc. Winnfield, LA Incorporated in Louisiana

Report item 2b: Domestic branch listing provided to the Federal Reserve Bank.

None of the entities listed above has an LEI number.
Results: A list of branches for your holding company BLACK CAT FINANCIAL CORP (0739252) of WINNSFIELD, LA. The data is as of 12/31/2021. Data reflects information that was received and processed through 02/24/2022.

Reconciliation and Verification Notes:
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.
3. If the branch information is correct, enter "OK" in the Data Action column.
4. If the branch information is incorrect or incomplete, update the data, enter "Change" in the Data Action column and the date when this information first became valid in the Effective Date column.
5. 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.
6. If a branch listed was never owned by this depository institution, enter "Delete" in the Data Action column.
7. 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 signed copy to your FR contact. See the detailed instructions on this site for more information.

Note: To satisfy the FR Y-9 report requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-9 report may be submitted in a bankruptcy format or via the FR Y-9 Online application - https://y9online.silverline.gov.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_BSPID</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 UNIFORM ID</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_BSPID</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>CK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>635060</td>
<td>BANK OF WINNSFIELD &amp; TRUST COMPANY</td>
<td>200 W. MAIN</td>
<td>WINNSFIELD</td>
<td>LA</td>
<td>70493-2700</td>
<td>MAN</td>
<td>UNITED STATES</td>
<td>5977</td>
<td>BANK OF WINNSFIELD &amp; TRUST COMPANY</td>
<td>625963</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CK</td>
<td></td>
<td>Full Service</td>
<td>3104225</td>
<td>NORTHERN BRANCH</td>
<td>1852 HIGHWAY 557 NORTH</td>
<td>WINNSFIELD</td>
<td>LA</td>
<td>70493</td>
<td>MAN</td>
<td>UNITED STATES</td>
<td>415919</td>
<td>BANK OF WINNSFIELD &amp; TRUST COMPANY</td>
<td>625963</td>
<td></td>
<td></td>
</tr>
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</table>
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

| Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021 |
|---|---|---|
| (1)(a) Name, City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities |
| Richard C. Heard Winnfield, LA | USA | 3400 shares - 21% |
| Robert P. Heard Winnfield, LA | USA | 3431 shares - 21% |
| J. Steven Heard Shreveport, LA | USA | 3364 shares - 20% |
| Total sum of shares = | | 10195 shares - 62% |

Securities holders 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 12-31-2021

<table>
<thead>
<tr>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>City, State, LA</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
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<tr>
<td>-----------------------</td>
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<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>Richard C. Heard</td>
<td>N/A</td>
<td>Director, President and Chairman</td>
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<tr>
<td>Robert P. Heard</td>
<td>N/A</td>
<td>Director and Secretary</td>
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<tr>
<td>J. Stevens Heard</td>
<td>Pathologist</td>
<td>Director</td>
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<td></td>
<td>Shreveport, LA</td>
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<tr>
<td>T.J. Heard, Jr.</td>
<td>Retired Banker</td>
<td>Director</td>
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<tr>
<td></td>
<td>Winnsfield, LA</td>
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<tr>
<td>E. Delane Adbers</td>
<td>Retired Banker</td>
<td>Director and CFO</td>
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<tr>
<td></td>
<td>Winnsfield, LA</td>
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<tr>
<td>Kimberly H. Nevils</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
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