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, 5385, 5412, 1860a(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.

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

PFBS Holdings, Inc.
Legal Title of Holding Company
5950 Berkshire Lane, Ste 800
(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:
Kenneth Pratt
President, Director

Name
Title

214-220-3411
Area Code / Phone Number / Extension
214-965-9090
Area Code / FAX Number

kpratt@plurisusa.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? ☒ No ☐ Yes 1

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 5.50 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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
Form FR Y-6
PFBS Holdings, Inc.
Dallas, Texas

Fiscal Year Ending 12/31/2021

Report Item 2(a): Organization Chart

PFBS Holdings, Inc.
Dallas, Texas
LEI: N/A

100%

Lakeside Bank
Rockwall, Texas
LEI: N/A

Note: All entities are incorporated in Texas.
Form FR Y-6
PFBS Holdings, Inc.
Dallas, Texas
Fiscal Year Ending 12/31/2021

Results: A list of branches for your depository institution: LAKESIDE BANK (ID_RSSID: 32766).
This depository institution is held by PFBS HOLDINGS, INC. (S3795785) of DALLAS, TX.
The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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 Schedule 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_RSSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSID*</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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Service (Head Office)</td>
<td></td>
<td>32766</td>
<td>LAKESIDE BANK</td>
<td>2805 ROGIE ROACH ROCKWALL</td>
<td>TX</td>
<td>75032</td>
<td>ROCKWALL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Res Required</td>
<td>LAKESIDE BANK</td>
<td>32766</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6

PFBS Holdings, Inc.
Dallas, Texas
Fiscal Year Ending 12/31/2021

Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (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>
</table>

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 (but not at fiscal year-end)

**The responsive data may be found in the Confidential volume.**
<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>Brian Pratt</td>
<td>CEO</td>
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</tr>
<tr>
<td>Dallas, Texas, USA</td>
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<tr>
<td>Kenneth Pratt</td>
<td>President</td>
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<tr>
<td>Dallas, Texas, USA</td>
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<tr>
<td>Ann Berryman</td>
<td>Secretary</td>
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<tr>
<td>Dallas, Texas, USA</td>
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</table>

**The remainder of the responsive data may be found in the confidential volume.**