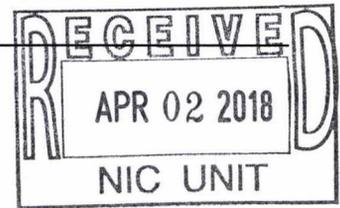


Board of Governors of the Federal Reserve System



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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2017

Month / Day / Year

25490006V5PLIG0SJ668

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

Reporter's Name, Street, and Mailing Address

I, Mark Lovvorn

Name of the Holding Company Director and Official

Chairman and CEO

Title of the Holding Company Director and Official

Providence Bancshares Corporation

Legal Title of Holding Company

325 E. Southlake Blvd.

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

Southlake

TX

76092

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Terry Lynn Sewell

SVP/COO

Name

Title

817-912-3444

Area Code / Phone Number / Extension

817-912-3445

Area Code / FAX Number

tlsewell@providencebanktx.com

E-mail Address

www.providencebanktx.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

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 3602133

C.I. _____

| | | |
|--|--------------------------|---|
| 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 | <input type="checkbox"/> | |
| 2. a letter justifying this request has been provided separately ... | <input type="checkbox"/> | |
| 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/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/> | <hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/> |
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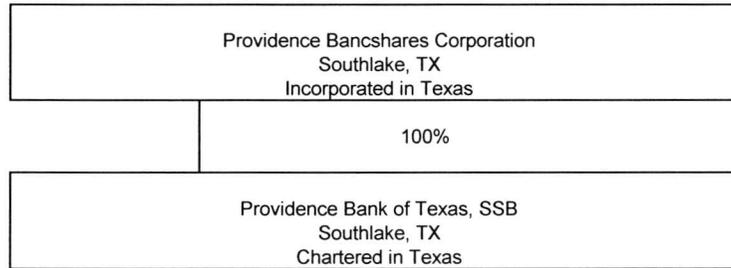
FORM FR Y-6
Providence Bancshares Corporation
325 E. Southlake Blvd
Southlake, Texas 76092
Fiscal Year Ending December 31, 2017

Report Item:

1: The bank holding company does NOT prepare an annual report for its shareholders.

2: Organizational Chart

2:a



LEI 25400OV5PLIG0SJ668

2:b

Bank Branch Data - email

18-Mar-18

Results: A list of branches for your depository institution: **PROVIDENCE BANK OF TEXAS, SS8 (ID_RSSD: 3597677)**.

This depository institution is held by **PROVIDENCE BANCSHARES CORPORATION (3602133)** of **SOUTHLAKE, TX**.

The data are as of **12/31/2017**. Data reflects information that was received and processed through **01/04/2018**.

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) | 3597677 | PROVIDENCE BANK OF TEXAS, SS8 | 325 EAST SOUTHLAKE BOULEVARD | SOUTHLAKE | TX | 76092-6231 | TARRANT | UNITED STATES | Not Required | Not Required | PROVIDENCE BANK OF TEXAS, SS8 | 3597677 | |
| OK | | Full Service | 4971797 | NORTH FORT WORTH BRANCH | 3500 GOLDEN TRIANGLE BOULEVARD | FORT WORTH | TX | 76244 | TARRANT | UNITED STATES | Not Required | Not Required | PROVIDENCE BANK OF TEXAS, SS8 | 3597677 | |

FORM FR Y-6
Providence Bancshares Corporation
325 E. Southlake Blvd.
Southlake, Texas 76092
Fiscal Year Ending December 31, 2017

3: Shareholders >5%

| (1)a Name & Address | (1)b Citizenship | (1)c # Shares | % of Voting Securities |
|--|---------------------|--------------------|---|
| Victor Abraham Irving, TX | USA | 336,220 | 21.93% Common Stock |
| Mikal Darden Westlake, TX | USA | 121,463 | 7.92% Common Stock |
| Mark E. Lovvorn Dallas, TX | USA | 210,490 130,500 | 22.24% Common Stock Warrants and Options |
| Dr. Jay L. Sedwick, Jr. JLS 1998 Separate Trust Jay Sedwick Trustee, Kennedale, TX | USA | 109,908 50,000 | 7.17% Common Stock 3.26% Common Stock |
| Ana Sedwick Separate Trust Jay Sedwick Trustee, Kennedale, TX | USA | 3,250 | 0.21% Common Stock |
| Jay M. Sedwick Separate Trust Jay Sedwick Trustee, Kennedale, TX | USA | 3,250 | 0.21% Common Stock |
| Kay L. Sedwick Separate Trust Jay Sedwick Trustee, Kennedale, TX | USA | 3,250 | 0.21% Common Stock |
| Lea L. Sedwick Separate Trust Jay Sedwick Trustee, Kennedale, TX | USA | 3,250 | 0.21% Common Stock |

| (2)a Name & Address | (2)b Citizenship | (2)c # Shares | % of Voting Securities |
|------------------------|---------------------|------------------|---------------------------|
|------------------------|---------------------|------------------|---------------------------|

NONE

FORM FR Y-6
Providence Bancshares Corporation
325 E. Southlake Blvd.
Southlake, Texas 76092
Fiscal Year Ending December 31, 2017

4: Insiders

| (1) Name & Address | (2) Occupation | (3)a HC Title | (3)b Title Sub | (3)c Title Other | (4)a % Shares | (4)b % Sub | (4)c >25% |
|--|--|------------------|-------------------|---|------------------|---------------|---|
| Victor Abraham Irving, Texas | Travel Agency | Director | N/A | Skypass Travel, Inc. 100%, President/CEO SAAP, Inc. 100%, Director Aaron & Alvin, LLC 100%, President Skypass Entertainment, Inc. 100%, President/CEO Skylife Success 50%, Partner Skypass Holidays 100%, President Skypass Hospitality 100%, President PSAA Holdings, LLC 100%, Director | 21.93 | N/A | Skypass Travel, Inc. 100% SAAP, Inc. 100% Aaron & Alvin, LLC 100% Skypass Entertainment, Inc. 100% Skylife Success 50% Skypass Holidays 100% Skypass Hospitality 100% PSAA Holdings, LLC 100% |
| Mark E. Lovvorn Dallas, Texas | Banking | Chairman & CEO | N/A | Lovvorn General Corp. 100%, President | 22.24 | N/A | Lovvorn General Corporation 100% |
| Dr. Jay L. Sedwick, Jr. JLS 1998 Separate Trust Kennedale, Texas | Professor of Theology | Director | N/A | N/A | 7.17 3.26 | N/A | N/A |
| Charles Boto Southlake, Texas | Regional Manager Verizon Communications | Director | N/A | N/A | 3.23 | N/A | N/A |
| Gary Mikal Darden Westlake, Texas | Contractor | Director | N/A | Greater Metroplex Interiors, Inc. 80%, President Metroplex Acoustical, Inc. 100%, President J.K. Development 100%, President MJ Indian Mountain LLC 100%, Managing Member Rivervine Properties 50%, Member Rehab Investments 50%, Member CSL Properties 100%, Member Medano Beach 17 LLC 100%, Managing Partner RM Pool LLC 50%, Managing Partner Riverwood Rehab LLC, 50%, Managing Partner Heritage Lakes Partners 50%, Managing Partner Cottages at Heritage Lakes LLC 50%, Managing Partner HLAL Pflugerville LLC 50%, Managing Partner | 7.92 | N/A | Greater Metroplex Interiors, Inc. 80% Metroplex Acoustical, Inc. 100% J.K. Development 100% MJ Indian Mountain LLC 100% Rivervine Properties 50% Rehab Investments 50% CSL Properties 100% Medano Beach 17 LLC 100% RM Pool LLC 50% Riverwood Rehab LLC, 50% Heritage Lakes Partners 50% Cottages at Heritage Lakes LLC 50% HLAL Pflugerville LLC 50% |

Randall H. McCauley
Southlake, Texas

Banking

Director

N/A

Pflugerville HLP Owners Assoc 50%, Managing Partner

2.93

N/A

Pflugerville HLP Owners Assoc 50%

N/A