

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.

I, P. Byron DeFoor

Name of the Holding Company Director and Official

Member

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]
 Signature of Holding Company Director and Official

2-26-2020

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. _____

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

December 31, 2019

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

PBD Holdings, LLC

Legal Title of Holding Company

801 Broad Street, Suite 200

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

Chattanooga

TN

37402

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Gregory A. Henry

Name

Title

(423) 238-8642

Area Code / Phone Number / Extension

(423) 238-4160

Area Code / FAX Number

greggh@millenniumbank.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=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."

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.

Millennium Bancshares, Inc.
 Legal Title of Subsidiary Holding Company

6392 Artesian Circle
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|----------|-------|----------|
| Ooltewah | TN | 37363 |
| City | State | Zip Code |

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

AB&T Financial Corporation
 Legal Title of Subsidiary Holding Company

P.O. Box 1099
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|----------|-------|----------|
| Gastonia | NC | 28052 |
| City | State | Zip Code |

292 West Main Avenue, Gastonia, NC 28052
 Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

First Columbia Bancorp, Inc.
 Legal Title of Subsidiary Holding Company

P.O. Box 1609
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|-----------|-------|----------|
| Lake City | FL | 32055 |
| City | State | Zip Code |

173 NW Hillsboro Street, Lake City, FL 32055
 Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

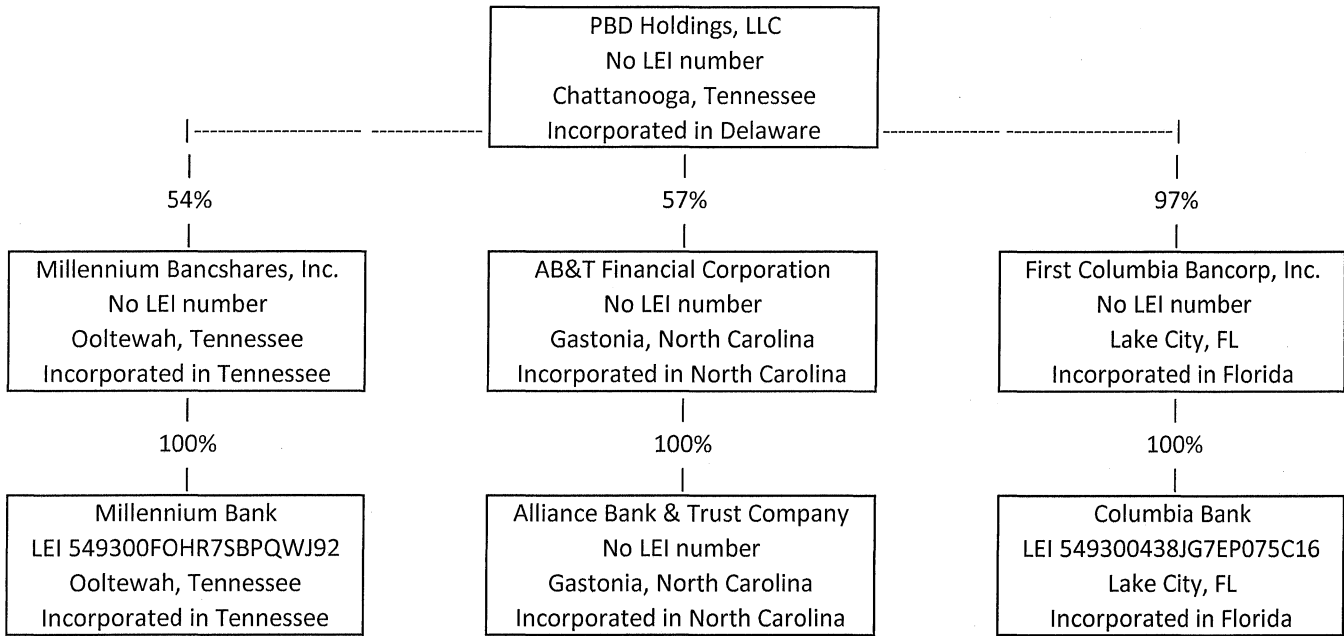
Form FR Y-6

PBD Holdings, LLC
Chattanooga, Tennessee
Fiscal Year Ending December 31, 2019

Report Item

1. The bank holding company is not registered with the SEC and does not prepare an annual report.

2a. Organizational Chart



2b. Domestic Branch Listing

Domestic branch listing submitted electronically on 2/24/2020

Results: A list of branches for your holding company: **PBD HOLDINGS, LLC (216570) of CHATTANOOGA, TN.**
 The data are as of 12/31/2019. Data reflects information that was received and processed through 01/07/2020.

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) | 3276543 | ALLIANCE BANK & TRUST COMPANY | 292 WEST MAIN AVENUE | GASTONIA | NC | 28052 | GASTON | UNITED STATES | Not Required | Not Required | ALLIANCE BANK & TRUST COMPANY | 3276543 | |
| Ok | | Full Service | 3928749 | GASTONIA BRANCH | 2227 UNION ROAD | GASTONIA | NC | 28054 | GASTON | UNITED STATES | Not Required | Not Required | ALLIANCE BANK & TRUST COMPANY | 3276543 | |
| Ok | | Full Service | 3928767 | KINGS MOUNTAIN BRANCH | 209 SOUTH BATTLEGROUND AVENUE | KINGS MOUNTAIN | NC | 28086 | CLEVELAND | UNITED STATES | Not Required | Not Required | ALLIANCE BANK & TRUST COMPANY | 3276543 | |
| Ok | | Full Service | 3686971 | SHELBY BRANCH | 412 S OSKALB STREET | SHELBY | NC | 28150 | CLEVELAND | UNITED STATES | Not Required | Not Required | ALLIANCE BANK & TRUST COMPANY | 3276543 | |
| Ok | | Full Service (Head Office) | 216632 | COLUMBIA BANK | 173 NW HILLSBORO | LAKE CITY | FL | 32055 | COLUMBIA | UNITED STATES | Not Required | Not Required | COLUMBIA BANK | 216632 | |
| CHANGE | 3/6/2017 | Full Service | 5112814 | TOWER ROAD BRANCH | 1715 SW 24TH AVE | GAINESVILLE | FL | 32607 | ALACHUA | UNITED STATES | Not Required | Not Required | COLUMBIA BANK | 216632 | TO CORRECT ZIP |
| Ok | | Full Service | 1414798 | LAKE CITY COMMONS BRANCH | 151 NW COMMONS LOOP | LAKE CITY | FL | 32055 | COLUMBIA | UNITED STATES | Not Required | Not Required | COLUMBIA BANK | 216632 | |
| Ok | | Full Service | 3742299 | SOUTH OFFICE BRANCH | 514 SW SR 47 | LAKE CITY | FL | 32025 | COLUMBIA | UNITED STATES | Not Required | Not Required | COLUMBIA BANK | 216632 | |
| Ok | | Full Service | 5125485 | BOULEVARD BRANCH | 1025 EAST SILVER SPRINGS BOULEVARD | OCALA | FL | 34470 | MARION | UNITED STATES | Not Required | Not Required | COLUMBIA BANK | 216632 | |
| Ok | | Full Service (Head Office) | 2820604 | MILLENNIUM BANK | 6392 ARTESIAN CIRCLE | OOLETWAH | TN | 37363 | HAMILTON | UNITED STATES | Not Required | Not Required | MILLENNIUM BANK | 2820604 | |
| Ok | | Full Service | 5105423 | DOWNTOWN BRANCH | 823 CHESTNUT STREET | CHATTANOOGA | TN | 37402 | HAMILTON | UNITED STATES | Not Required | Not Required | MILLENNIUM BANK | 2820604 | |
| Ok | | Full Service | 3110384 | EAST BRANNERD ROAD | 8845 EAST BRANNERD ROAD | CHATTANOOGA | TN | 37421 | HAMILTON | UNITED STATES | Not Required | Not Required | MILLENNIUM BANK | 2820604 | |
| Ok | | Full Service | 5334887 | SHALLOWFORD BRANCH | 7201 SHALLOWFORD ROAD | CHATTANOOGA | TN | 37421 | HAMILTON | UNITED STATES | Not Required | Not Required | MILLENNIUM BANK | 2820604 | |
| Ok | | Full Service | 3315929 | HIXSON BRANCH | 4712 HIXSON PIKE | HIXSON | TN | 37343 | HAMILTON | UNITED STATES | Not Required | Not Required | MILLENNIUM BANK | 2820604 | |

PBD Holdings, LLC

3. Securities Holders

Current securities holders with ownership, control, or holdings of 5% or more of voting securities

| (1)(a) Name City, State, Country | (1)(c) Number and Percentage of Each Class of Voting Securities |
|--|---|
| P. Byron DeFoor Ooltewah, TN, USA | 100% Membership interest |

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more of voting securities during the fiscal year

| (2)(a) Name City, State, Country | (2)(c) Number and Percentage of Each Class of Voting Securities |
|--|---|
| N/A | N/A |

4. Insiders

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| P. Byron DeFoor Ooltewah, TN, USA | Senior Housing and Long-Term Care | Principal Securities Holder | None | | 100% | None | |
| | | | | Member | | | 50+ Racing LLC 100% |
| | | | | Member | | | 600 River Street LLC 50% |
| | | | | Member | | | Abingdon Property Investment LLC 80% |
| | | | | Member | | | Adamsville Healthcare LLC 97% |
| | | | | Member | | | Annadale Property LLC 80% |
| | | | | Member | | | Antibes, LLC 50% |
| | | | | Member | | | Asheville Healthcare LLC 97% |
| | | | | Member | | | Asheville Property Investment LLC 72% |
| | | | | Member | | | Benton Investments & Assoc LLC 100% |
| | | | | Member | | | Benton Property Investment LLC 78% |
| | | | | Member | | | Birmingham Healthcare LLC 72% |
| | | | | Member | | | Braddock Heights Healthcare LLC 98% |
| | | | | Member | | | Braddock Heights Property LLC 98% |
| | | | | Member | | | Business Lending LLC 50% |
| | | | | Member | | | Canyon Ridge Investments LLC 60% |
| | | | | Member | | | Cedar Lawn Investments LLC 98% |
| | | | | Member | | | Chattanooga Hotel Property Investment LLC 70% |
| | | | | Member | | | CHC-III GP, LLC 51% |
| | | | | Member | | | CHSL-GP, LLC 51% |
| | | | | Member | | | Citipark Investors LLC 76% |
| | | | | Member | | | Clewiston Investments & Assoc LLC 100% |
| | | | | Member | | | Contemporary Healthcare Capital LLC 51% |
| | | | | Member | | | Cordova Healthcare LLC 97% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Member | | | Cordova Property Investment LLC 97% |
| | | | | Member | | | Decatur Healthcare LLC 96% |
| | | | | Member | | | Decatur Property Investment LLC 96% |
| | | | | Member | | | DeFoor & DeHaan Investments LLC 60% |
| | | | | Member | | | DeFoor Brothers Development LLC 50% |
| | | | | Member | | | DeFoor Brothers LLC 50% |
| | | | | Member | | | Douglas Investments & Assoc LLC 97% |
| | | | | Member | | | Douglas Property Investment LLC 97% |
| | | | | Member | | | Durham Healthcare LLC 97% |
| | | | | Member | | | Durham Property Investment LLC 72% |
| | | | | Member | | | Eighth Street Partners LLC 76% |
| | | | | Member | | | Elam Development LLC 55% |
| | | | | Member | | | Evergreene Medical Investors LLC 33% |
| | | | | Partner | | | Focus Associates LP 33% |
| | | | | Member | | | Focus Healthcare LLC 30% |
| | | | | Member | | | Focus Healthcare of Knoxville LLC 53% |
| | | | | Member | | | Focus Healthcare of Tennessee LLC 53% |
| | | | | Member | | | Franklin Healthcare LLC 97% |
| | | | | Member | | | Franklin Property Investment LLC 97% |
| | | | | Member | | | Glenwood Property Investment II LLC 97% |
| | | | | Member | | | Glenwood Property Investment LLC 97% |
| | | | | Member | | | Grace Healthcare LLC 98% |
| | | | | Member | | | Highpoint Investment LLC 50% |
| | | | | Member | | | Jacaranda Property Investment LLC 100% |
| | | | | Member | | | Knollwood Investments & Assoc LLC 98% |
| | | | | Member | | | La Cuisine de la Famille DeFoor LLC 60% |
| | | | | Member | | | Lake Wales Healthcare LLC 97% |
| | | | | Member | | | Lake Wales Property Investment LLC 84% |
| | | | | Member | | | Le Café de la Famille DeFoor LLC 80% |
| | | | | Member | | | Le Glacier de la Famille DeFoor LLC 80% |
| | | | | Member | | | Leewood Investments & Assoc LLC 50% |
| | | | | Member | | | Leewood Property Investment LLC 50% |
| | | | | Member | | | Liberty Investments & Assoc LLC 75% |
| | | | | Partner | | | Lifestyle Way Property Investment GP 50% |
| | | | | Member | | | Madison Hotel Property Investment LLC 81% |
| | | | | Member | | | Maumelle Investments & Assoc LLC 98% |
| | | | | Member | | | Maumelle Property Investment LLC 75% |
| | | | | Member | | | Meadows Investments III LLC 70% |
| | | | | Partner | | | Napier Associates, GP 50% |
| | | | | Member | | | Nolen Center Investments & Assoc LLC 80% |
| | | | | Member | | | Oak Park Healthcare LLC 80% |
| | | | | Member | | | Oak Park Property Investment LLC 80% |
| | | | | Member | | | Paonia Property Investment LLC 97% |
| | | | | Partner | | | PBD Development GP 99% |
| | | | | Member | | | Phoenix Property Investment LLC 99% |
| | | | | Member | | | Pioneer Investors LLC 76% |
| | | | | Member | | | Pioneer Technology LLC 98% |
| | | | | Member | | | Preferred Health Services of Tennessee LLC 51% |
| | | | | Member | | | Promontory Investments LLC 99% |
| | | | | Member | | | Raintree Investments & Assoc LLC 100% |
| | | | | Member | | | Raintree Property Investment LLC 100% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Member | | | Red Rock Insurance Administrators LLC 60% |
| | | | | Member | | | Rheem Valley Healthcare LLC 80% |
| | | | | Member | | | Rheem Valley Property Investment LLC 80% |
| | | | | Member | | | River Falls Healthcare LLC 97% |
| | | | | Member | | | River Falls Property Investment LLC 97% |
| | | | | Member | | | Riveridge Investments & Assoc LLC 100% |
| | | | | Member | | | Riverside Healthcare LTD 33% |
| | | | | Member | | | Riverview Investments & Assoc LLC 100% |
| | | | | Member | | | Riverview Property Investment LLC 100% |
| | | | | Member | | | Rocky Ford Property Investment LLC 97% |
| | | | | Member | | | Rome Property Investment LLC 80% |
| | | | | Member | | | Rome Senior Services LLC 60% |
| | | | | Member | | | Royal Palm Property Investment LLC 100% |
| | | | | Member | | | Sacramento Investments LLC 99% |
| | | | | Member | | | Soddy Daisy Healthcare LLC 100% |
| | | | | Member | | | Soddy Daisy Property Investment LLC 100% |
| | | | | Member | | | St Petersburg Nursing Home LLC 100% |
| | | | | Member | | | Stanardsville Healthcare LLC 33% |
| | | | | Member | | | Stanardsville Senior Services LLC 33% |
| | | | | Shareholder | | | Sunland Associates Inc 50% |
| | | | | Member | | | Sunland Corporate Center LLC 100% |
| | | | | Member | | | Sunland Healthcare Fund I LLC 100% |
| | | | | Member | | | Sunland-Vero Beach LLC 100% |
| | | | | Member | | | The Gold Building LLC 73% |
| | | | | Member | | | Tucker Investments & Assoc LLC 97% |
| | | | | Member | | | Tucker Nursing Home Investment LLC 97% |
| | | | | Member | | | Vaiden Investments & Assoc LLC 75% |
| | | | | Member | | | Veranda Property Investment LLC 70% |
| | | | | Member | | | Vero Beach Senior Services LLC 80% |
| | | | | Member | | | Vero Property Investment II LLC 80% |
| | | | | Member | | | Vero Property Investment LLC 80% |
| | | | | Member | | | Waterside Apartments LLC 90% |
| | | | | Member | | | Waterside Property Investment LLC 50% |
| | | | | Member | | | Whites Creek Healthcare LLC 100% |
| | | | | Member | | | Whites Creek Property Investment LLC 100% |
| | | | | Member | | | Winston Salem Healthcare LLC 97% |
| | | | | Member | | | Winston Salem Property Investment LLC 97% |

Millennium Bancshares, Inc.

3. Securities Holders

Current securities holders with ownership, control, or holdings of 5% or more of voting securities

| (1)(a) Name City, State, Country | (1)(c) Number and Percentage of Each Class of Voting Securities |
|---|---|
| PBD Holdings, LLC Chattanooga, TN, USA | 1,467,448 - 54% Common Stock |

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more of voting securities during the fiscal year

| (2)(a) Name City, State, Country | (2)(c) Number and Percentage of Each Class of Voting Securities |
|--|---|
| N/A | N/A |

4. Insiders

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|---|--|---|---|
| PBD Holdings, LLC Chattanooga, TN, USA | | Principal Securities Holder | | | 54% | | AB&T Financial Corporation 57% First Columbia Bancorp, Inc. 97% |
| Terry L. Lee Harrogate, TN, USA | Banker | Chairman of the Board | Chairman of the Board Millennium Bank | | 0% | None | |
| | | | | President & Director Commercial Bancgroup, Inc. Harrogate, TN | | | |
| | | | | CEO Commercial Bank Harrogate, TN | | | |
| | | | | Chairman of the Board AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Chairman of the Board Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Chairman of the Board First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Chairman of the Board Columbia Bank Lake City, FL | | | |
| | | | | President & CEO Chief Manager President & CEO Partner, President & CEO Member | | | L&M Ventures, Inc. 50% Green Hill Properties, Inc. 25% Cumberland Ford Motors, Inc. 75% C&L Highwall Mining 33% Cumberland Gap Ventures, LLC 25% |

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|---|---|---|---|---|--|---|---|
| | | | | President President & CEO President & CEO Member Member | | | Madison County Ford, Inc. 75% Mound Technologies, Inc. 50% LC&C Energy, Inc. 33% Cumberland Automotive Group, LLC 60% Green Hills Funeral Home, LLC 25% |
| | | | | President & CEO Lee Oil Company, Inc. | | | |
| | | | | Chief Manager Hi-Wall Mining, LLC | | | |
| | | | | Chairman & CEO Heartland, Inc. | | | |
| | | | | President Lee Food Group, Inc. | | | |
| | | | | President Diversified Companies, Inc. | | | |
| Dan M. Boyd IV Gastonia, NC, USA | Banker | Director | Director Millennium Bank | | 0% | None | None |
| | | | | President & CEO Alliance Bank & Trust Gastonia, NC | | | |
| | | | | President & CEO AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director Times Oil Corporation Lincolnton, NC | | | |
| Craig D. Taylor Chattanooga, TN, USA | Asset Manager | Director & Vice Chairman | Director & Vice Chairman Millennium Bank | | 1% | None | None |
| | | | | Partner Contemporary Healthcare Capital, LLC Chattanooga, TN | | | |
| | | | | Director & Vice Chairman AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director & Vice Chairman Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Director & Vice Chairman First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Director & Vice Chairman Columbia Bank Lake City, FL | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Chief Financial Officer Focus Consumer Healthcare, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Abingdon, LLC Chattanooga, TN | | | |
| | | | | Manager Jacaranda Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Leewood Healthcare Center, LLC Chattanooga, TN | | | |
| | | | | Manager Raintree Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Riveridge Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Riverview Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Soddy Daisy Health Care Center, LLC Chattanooga, TN | | | |
| | | | | Manager Royal Palm Healthcare & Rehab, LLC Chattanooga, TN | | | |
| | | | | Manager Cordova Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Douglas, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Franklin, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Lake Wales, LLC Chattanooga, TN | | | |
| | | | | Manager Oneida Nursing Center, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Grace Healthcare of River Falls, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Tucker, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Whites Creek, LLC Chattanooga, TN | | | |
| | | | | Manager Tri County Healthcare Center, LLC Chattanooga, TN | | | |
| | | | | Manager Braddock Heights Property, LLC Chattanooga, TN | | | |
| | | | | Manager Renaissance Marquis Retirement, LLC Chattanooga, TN | | | |
| | | | | Manager Renaissance ALF LLC Chattanooga, TN | | | |
| | | | | Manager Stanardsville Nursing Center, LLC Chattanooga, TN | | | |
| | | | | Manager Benton Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Maumelle Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Vaiden Community Living Center, LLC Chattanooga, TN | | | |
| | | | | Manager Liberty Community Living Center, LLC Chattanooga, TN | | | |
| | | | | Manager Abingdon Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Veranda Property Investment, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Sacramento Investments, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare LLC Chattanooga, TN | | | |
| | | | | Manager Meadows Investments III, LC Chattanooga, TN | | | |
| | | | | Manager Sunland Corporate Center, LLC Chattanooga, TN | | | |
| | | | | Manager Annadale Property, LLC Chattanooga, TN | | | |
| | | | | Manager 600 River Street, LLC Chattanooga, TN | | | |
| | | | | Manager DeFoor Brothers Development, LLC Chattanooga, TN | | | |
| | | | | Manager Waterside Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Lifestyle Way Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager The Gold Building, LLC Chattanooga, TN | | | |
| | | | | Manager Chattanooga Hotel Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager PBD Development, LLC Chattanooga, TN | | | |
| | | | | Manager Promontory Investments, LLC Chattanooga, TN | | | |
| | | | | Manager Vero Property Investment, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|---|--|---|---|
| | | | | Manager Sunland Aviation, LLC Chattanooga, TN | | | |
| | | | | Manager 50+ Racing, LLC Chattanooga, TN | | | |
| | | | | Manager Citipark Investors, LLC Chattanooga, TN | | | |
| | | | | Manager Pioneer Investors, LLC Chattanooga, TN | | | |
| | | | | Manager Sunland & Associates, LLC Chattanooga, TN | | | |
| Kenneth J. DeFoor Ooltewah, TN, USA | Real Estate Development | Director | Director Millennium Bank | | 2% | None | |
| | | | | Manager Manager Manager Manager Manager Manager Manager | | | Valor, GP 100% Valor, LLC 98% Ken DeFoor Properties GP 100% Third Street Partners 74% DeFoor Brothers Development LLC 50% Lifestyle Way Property Investment LLC 50% Gunbarrel Partners 80% The Gold Building LLC 27% |
| | | | | Director AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Director First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Director Chattanooga Convention & Visitors Bureau Chattanooga, TN | | | |
| | | | | Trustee Southern Adventist University Collegedale, TN | | | |
| H. Kenton Hamilton Apison, TN, USA | Retired Physician | Director | Director Millennium Bank | | 2% | None | None |
| A. Blake DeFoor Chattanooga, TN, USA | Behavioral Health | Director | Director Millennium Bank | | 0% | None | |
| | | | | Member Member | | | Veranda Property Investment, LLC 50% West Village Chattanooga, LLC 50% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Member | | | Focus Healthcare of Tennessee, LLC 45% |
| | | | | CEO Focus Treatment Centers | | | |
| | | | | Director AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Director First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Member Alimentary Chattanooga, LLC | | | |
| | | | | Member Amnicola Property Investments, LLC | | | |
| | | | | Member DeFoor Restaurant Group Madison, LLC | | | |
| | | | | Member Hotel Vie De Luxe, LLC | | | |
| | | | | Member La Cuisine de la Famille DeFoor, LLC | | | |
| | | | | Member Le Café de la Famille DeFoor, LLC | | | |
| | | | | Member Le Glacier de la Famille DeFoor, LLC | | | |
| | | | | Member Old Gillman Grill, LLC | | | |
| | | | | Member The Gold Building-A DeFoor Brothers Development, LLC | | | |
| | | | | Member Madison Hotel Property Investment, LLC | | | |
| | | | | Member CitiPark Investors, LLC | | | |
| | | | | Member Eighth Street Partners, LLC | | | |
| | | | | Member Nolen Center Investments & Assoc, LLC | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies (List names of companies and percentage of voting securities held) |
|--|---|---|---|---|--|---|---|
| | | | | Member Pioneer Investors, LLC | | | |
| | | | | Partner Contemporary Healthcare Fund I, LP | | | |
| | | | | Member Focus Consumer Healthcare, LLC | | | |
| John P. O'Brien, Jr. Chattanooga, TN, USA | Nursing Homes | Director | Director Millennium Bank | | 2% | None | |
| | | | | Member | | | Integrity Healthcare of Celina LLC 50% |
| | | | | Member | | | Liberty Investments & Associates LLC 25% |
| | | | | Member | | | Vaiden Investments & Associates LLC 25% |
| | | | | Member | | | Bella Vista Investments & Associates LLC 97% |
| | | | | Member | | | Greenridge Estates Operating LLC 33% |
| | | | | Member | | | Greenridge Estates Property LLC 31% |
| | | | | Member | | | High Point Birmingham LLC 51% |
| | | | | Member | | | High Point Climbing LLC 51% |
| | | | | Member | | | High Point Riverside LLC 51% |
| | | | | Member | | | High Point Memphis LLC 51% |
| | | | | Member | | | High Point Huntsville LLC 51% |
| | | | | Member | | | High Point Management LLC 50% |
| | | | | Member | | | High Point Adventure LLC 50% |
| | | | | Member | | | O'Brien Investments LLC 100% |
| | | | | Member | | | Contemporary Healthcare Capital LLC 25% |
| | | | | Member | | | CHSL-GP, LLC 25% |
| | | | | General Partner | | | Marquis Apartment Investors, GP 100% |
| Michael E. Haskew Hixson, TN, USA | N/A | President & CEO Director | President & CEO Director Millennium Bank | | 0% | None | None |
| | | | | Director AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Director Chattanooga Tennis Foundation Chattanooga, TN | | | |
| | | | | Director Humane Educational Society of Chattanooga Chattanooga, TN | | | |
| | | | | Director Medal of Honor Heritage Center Chattanooga, TN | | | |
| Gregory A. Henry Chattanooga, TN, USA | N/A | Director & EVP | Director, EVP & Chief Financial Officer Millennium Bank | | 1% | None | None |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|--|---|--|---|---|
| Michael L. Rouse Hixson, TN, USA | N/A | Director & EVP | Director, EVP, Chief Credit Officer & Senior Lending Officer Millennium Bank | | 0% | None | None |
| Paul D. Ragland Cleveland, TN, USA | N/A | EVP | EVP Operations Millennium Bank | Director PaymentsFirst Atlanta, GA | 0% | None | None |
| Karen H. Billingsley Hixson, TN, USA | N/A | EVP | EVP Human Resources Millennium Bank | | 0% | None | None |

AB&T Financial Corporation

3. Securities Holders

Current securities holders with ownership, control, or holdings of 5% or more of voting securities

| (1)(a) Name City, State, Country | (1)(c) Number and Percentage of Each Class of Voting Securities |
|---|---|
| PBD Holdings, LLC Chattanooga, TN, USA | 17,971,603 - 57% Common Stock |
| Charles L. Yates Gastonia, NC, USA | 2,370,000 - 8% Common Stock |
| Roger Dale Bingham & Patricia A. Bingham Kings Mtn, NC, USA | 1,875,000 - 6% Common Stock |

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more of voting securities during the fiscal year

| (2)(a) Name City, State, Country | (2)(c) Number and Percentage of Each Class of Voting Securities |
|--|---|
| N/A | N/A |

4. Insiders

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|---|--|---|---|
| PBD Holdings, LLC Chattanooga, TN, USA | | Principal Securities Holder | | | 57% | | Millennium Bancshares, Inc. 54% First Columbia Bancorp, Inc. 97% |
| Dan M. Boyd IV Gastonia, NC, USA | N/A | President & CEO Director | President & CEO Director Alliance Bank & Trust | Director Millennium Bancshares, Inc. Ooltewah, TN Director Millennium Bank Ooltewah, TN Director Times Oil Corporation Lincolnton, NC | 0% | None | None |
| Craig D. Taylor Chattanooga, TN, USA | Asset Manager | Director & Vice Chairman | Director & Vice Chairman Alliance Bank & Trust | Partner Contemporary Healthcare Capital, LLC Chattanooga, TN Director & Vice Chairman Millennium Bancshares, Inc. Ooltewah, TN | 0% | None | None |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Director & Vice Chairman Millennium Bank Ooltewah, TN | | | |
| | | | | Director & Vice Chairman First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Director & Vice Chairman Columbia Bank Lake City, FL | | | |
| | | | | Chief Financial Officer Focus Consumer Healthcare, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Abingdon, LLC Chattanooga, TN | | | |
| | | | | Manager Jacaranda Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Leewood Healthcare Center, LLC Chattanooga, TN | | | |
| | | | | Manager Raintree Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Riveridge Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Riverview Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Soddy Daisy Health Care Center, LLC Chattanooga, TN | | | |
| | | | | Manager Royal Palm Healthcare & Rehab, LLC Chattanooga, TN | | | |
| | | | | Manager Cordova Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Douglas, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Grace Healthcare of Franklin, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Lake Wales, LLC Chattanooga, TN | | | |
| | | | | Manager Oneida Nursing Center, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of River Falls, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Tucker, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Whites Creek, LLC Chattanooga, TN | | | |
| | | | | Manager Tri County Healthcare Center, LLC Chattanooga, TN | | | |
| | | | | Manager Braddock Heights Property, LLC Chattanooga, TN | | | |
| | | | | Manager Renaissance Marquis Retirement, LLC Chattanooga, TN | | | |
| | | | | Manager Renaissance ALF LLC Chattanooga, TN | | | |
| | | | | Manager Stanardsville Nursing Center, LLC Chattanooga, TN | | | |
| | | | | Manager Benton Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Maumelle Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Vaiden Community Living Center, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Liberty Community Living Center, LLC Chattanooga, TN | | | |
| | | | | Manager Abingdon Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Veranda Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Sacramento Investments, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare LLC Chattanooga, TN | | | |
| | | | | Manager Meadows Investments III, LC Chattanooga, TN | | | |
| | | | | Manager Sunland Corporate Center, LLC Chattanooga, TN | | | |
| | | | | Manager Annadale Property, LLC Chattanooga, TN | | | |
| | | | | Manager 600 River Street, LLC Chattanooga, TN | | | |
| | | | | Manager DeFoor Brothers Development, LLC Chattanooga, TN | | | |
| | | | | Manager Waterside Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Lifestyle Way Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager The Gold Building, LLC Chattanooga, TN | | | |
| | | | | Manager Chattanooga Hotel Property Investment, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|--|--|---|---|
| | | | | Manager PBD Development, LLC Chattanooga, TN Manager Promontory Investments, LLC Chattanooga, TN Manager Vero Property Investment, LLC Chattanooga, TN Manager Sunland Aviation, LLC Chattanooga, TN Manager 50+ Racing, LLC Chattanooga, TN Manager Citipark Investors, LLC Chattanooga, TN Manager Pioneer Investors, LLC Chattanooga, TN Manager Sunland & Associates, LLC Chattanooga, TN | | | |
| Michael E. Haskew Hixson, TN, USA | Banker | Director | Director Alliance Bank & Trust | Director, President & CEO Millennium Bancshares, Inc. Ooltewah, TN Director, President & CEO Millennium Bank Ooltewah, TN Director Chattanooga Tennis Foundation Chattanooga, TN Director Humane Educational Society of Chattanooga Chattanooga, TN Director Medal of Honor Heritage Center Chattanooga, TN | 0% | None | None |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies (List names of companies and percentage of voting securities held) |
|---|---|---|---|--|--|---|---|
| David W. White Shelby, NC, USA | Real Estate Development and Management | Director | Director Alliance Bank & Trust | President White Investments of Shelby, LLC Shelby, NC | 2% | None | White Investments of Shelby, LLC 80% White and Son Construction, Inc. 100% |
| Charles L. Yates Charlotte, NC, USA | Hotel / Land Management | Director | Director Alliance Bank & Trust | Chief Financial Officer Smith Enterprises of Gaston County Charlotte, NC | 8% | None | Smith Enterprises of Gaston County 50% Peggy C Smith Rev. Trust 100% PCS Investments II, LLC 98% PCS Investments, LLC 50% Ashley Arms Historic Apartments 82% Panos/Smith Hotel Group 65% TT&C Hotel Group, LLC 40% |
| John H. Whaley Shelby, NC, USA | Retail Floorings / Real Estate Investments | Director | Director Alliance Bank & Trust | President Whaley Carpet & Tile Shelby, NC | 1% | None | Whaley's LLC 100% AAA Self Storage 60% South Post LLC 40% Whaley Construction 100% Whaley Rentals 100% |
| Roger A. Mobley Charlotte, NC, USA | N/A | Chief Financial Officer / Secretary | Chief Financial Officer & Secretary Alliance Bank & Trust | | 0% | None | None |
| A. Blake DeFoor Chattanooga, TN, USA | Behavioral Health | Director | Director Alliance Bank & Trust | Member Member Member CEO Focus Treatment Centers Director Millennium Bancshares, Inc. Ooltewah, TN Director Millennium Bank Ooltewah, TN Director First Columbia Bancorp, Inc. Lake City, FL Member Alimentary Chattanooga, LLC | 0% | None | Veranda Property Investment, LLC 50% West Village Chattanooga, LLC 50% Focus Healthcare of Tennessee, LLC 45% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|--|---|---|---|---|--|---|---|
| | | | | Member Annicola Property Investments, LLC | | | |
| | | | | Member DeFoor Restaurant Group Madison, LLC | | | |
| | | | | Member Hotel Vie De Luxe, LLC | | | |
| | | | | Member La Cuisine de la Famille DeFoor, LLC | | | |
| | | | | Member Le Café de la Famille DeFoor, LLC | | | |
| | | | | Member Le Glacier de la Famille DeFoor, LLC | | | |
| | | | | Member Old Gillman Grill, LLC | | | |
| | | | | Member The Gold Building-A DeFoor Brothers Development, LLC | | | |
| | | | | Member Madison Hotel Property Investment, LLC | | | |
| | | | | Member CitiPark Investors, LLC | | | |
| | | | | Member Eighth Street Partners, LLC | | | |
| | | | | Member Nolen Center Investments & Assoc, LLC | | | |
| | | | | Member Pioneer Investors, LLC | | | |
| | | | | Partner Contemporary Healthcare Fund I, LP | | | |
| | | | | Member Focus Consumer Healthcare, LLC | | | |
| Kenneth J. DeFoor Ooltewah, TN, USA | Real Estate Development | Director | Director Alliance Bank & Trust | Manager Manager Manager Manager Manager Manager Manager | 2% | None | Valor, GP 100% Valor, LLC 98% Ken DeFoor Properties GP 100% Third Street Partners 74% DeFoor Brothers Development LLC 50% Lifestyle Way Property Investment LLC 50% Gunbarrel Partners 80% The Gold Building LLC 27% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|--|--|---|---|
| | | | | Director Millennium Bancshares, Inc. Ooltewah, TN | | | |
| | | | | Director Millennium Bank Ooltewah, TN | | | |
| | | | | Director First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Director Chattanooga Convention & Visitors Bureau Chattanooga, TN | | | |
| | | | | Trustee Southern Adventist University Collegedale, TN | | | |
| Terry L. Lee Harrogate, TN, USA | Banker | Chairman of the Board | Chairman of the Board Alliance Bank & Trust | | 0% | None | |
| | | | | President & Director Commercial Bancgroup, Inc. Harrogate, TN | | | |
| | | | | CEO Commercial Bank Harrogate, TN | | | |
| | | | | Chairman of the Board Millennium Bancshares, Inc. Ooltewah, TN | | | |
| | | | | Chairman of the Board Millennium Bank Ooltewah, TN | | | |
| | | | | Chairman of the Board First Columbia Bancorp, Inc. Lake City, FL | | | |
| | | | | Chairman of the Board Columbia Bank Lake City, FL | | | |
| | | | | President & CEO Chief Manager President & CEO Partner, President & CEO Member President President & CEO President & CEO Member Member | | | L&M Ventures, Inc. 50% Green Hill Properties, Inc. 25% Cumberland Ford Motors, Inc. 75% C&L Highwall Mining 33% Cumberland Gap Ventures, LLC 25% Madison County Ford, Inc. 75% Mound Technologies, Inc. 50% LC&C Energy, Inc. 33% Cumberland Automotive Group, LLC 60% Green Hills Funeral Home, LLC 25% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | President & CEO Lee Oil Company, Inc. | | | |
| | | | | Chief Manager Hi-Wall Mining, LLC | | | |
| | | | | Chairman & CEO Heartland, Inc. | | | |
| | | | | President Lee Food Group, Inc. | | | |
| | | | | President Diversified Companies, Inc. | | | |

First Columbia Bancorp, Inc.

3. Securities Holders

Current securities holders with ownership, control, or holdings of 5% or more of voting securities

| {1}(a) Name City, State, Country | {1}(c) Number and Percentage of Each Class of Voting Securities |
|---|---|
| PBD Holdings, LLC Chattanooga, TN, USA | 4,265,124 - 97% Common Stock |

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more of voting securities during the fiscal year

| {2}(a) Name City, State, Country | {2}(c) Number and Percentage of Each Class of Voting Securities |
|--|---|
| N/A | N/A |

4. Insiders

| {1} Name City, State Country | {2} Principal Occupation if other than with Holding Company | {3}(a) Title & Position with Holding Company | {3}(b) Title & Position with Subsidiaries (include names of subsidiaries) | {3}(c) Title & Position with Other Businesses (include names of other businesses) | {4}(a) Percentage of Voting Shares in Holding Company | {4}(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | {4}(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|---|--|---|---|
| PBD Holdings, LLC Chattanooga, TN, USA | | Principal Securities Holder | | | 97% | | Millennium Bancshares, Inc. 54% AB&T Financial Corporation 57% |
| David Bridgeman Lake City, FL, USA | N/A | President & CEO | President & CEO Columbia Bank | | 0% | None | None |
| Kimberly Sikes Lake City, FL, USA | N/A | EVP | EVP & Chief Financial Officer Columbia Bank | | 0% | None | None |
| Terry L. Lee Harrogate, TN, USA | Banker | Chairman of the Board | Chairman of the Board Columbia Bank | President & Director Commercial Bancgroup, Inc. Harrogate, TN CEO Commercial Bank Harrogate, TN Chairman of the Board Millennium Bancshares, Inc. Ooltewah, TN Chairman of the Board Millennium Bank Ooltewah, TN Chairman of the Board AB&T Financial Corporation Gastonia, NC Chairman of the Board Alliance Bank & Trust Gastonia, NC | 0% | None | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|--|--|---|---|
| Craig D. Taylor Chattanooga, TN, USA | Asset Manager | Director & Vice Chairman | Director & Vice Chairman Columbia Bank | President & CEO Chief Manager President & CEO Partner, President & CEO Member President President & CEO President & CEO Member Member President & CEO Lee Oil Company, Inc. Chief Manager Hi-Wall Mining, LLC Chairman & CEO Heartland, Inc. President Lee Food Group, Inc. President Diversified Companies, Inc. Partner Contemporary Healthcare Capital, LLC Chattanooga, TN Director & Vice Chairman Millennium Bancshares, Inc. Ooltewah, TN Director & Vice Chairman Millennium Bank Ooltewah, TN Director & Vice Chairman AB&T Financial Corporation Gastonia, NC Director & Vice Chairman Alliance Bank & Trust Gastonia, NC Chief Financial Officer Focus Consumer Healthcare, LLC Chattanooga, TN Manager Grace Healthcare of Abingdon, LLC Chattanooga, TN | 1% | None | L&M Ventures, Inc. 50% Green Hill Properties, Inc. 25% Cumberland Ford Motors, Inc. 75% C&L Highwall Mining 33% Cumberland Gap Ventures, LLC 25% Madison County Ford, Inc. 75% Mound Technologies, Inc. 50% LC&C Energy, Inc. 33% Cumberland Automotive Group, LLC 60% Green Hills Funeral Home, LLC 25% |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Jacaranda Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Leewood Healthcare Center, LLC Chattanooga, TN | | | |
| | | | | Manager Raintree Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Riveridge Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Riverview Manor, LLC Chattanooga, TN | | | |
| | | | | Manager Soddy Daisy Health Care Center, LLC Chattanooga, TN | | | |
| | | | | Manager Royal Palm Healthcare & Rehab, LLC Chattanooga, TN | | | |
| | | | | Manager Cordova Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Douglas, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Franklin, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Lake Wales, LLC Chattanooga, TN | | | |
| | | | | Manager Oneida Nursing Center, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of River Falls, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare of Tucker, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Grace Healthcare of Whites Creek, LLC Chattanooga, TN | | | |
| | | | | Manager Tri County Healthcare Center, LLC Chattanooga, TN | | | |
| | | | | Manager Braddock Heights Property, LLC Chattanooga, TN | | | |
| | | | | Manager Renaissance Marquis Retirement, LLC Chattanooga, TN | | | |
| | | | | Manager Renaissance ALF LLC Chattanooga, TN | | | |
| | | | | Manager Stanardsville Nursing Center, LLC Chattanooga, TN | | | |
| | | | | Manager Benton Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Maumelle Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Vaiden Community Living Center, LLC Chattanooga, TN | | | |
| | | | | Manager Liberty Community Living Center, LLC Chattanooga, TN | | | |
| | | | | Manager Abingdon Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Veranda Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Sacramento Investments, LLC Chattanooga, TN | | | |
| | | | | Manager Grace Healthcare LLC Chattanooga, TN | | | |
| | | | | Manager Meadows Investments III, LC Chattanooga, TN | | | |

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|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Manager Sunland Corporate Center, LLC Chattanooga, TN | | | |
| | | | | Manager Annadale Property, LLC Chattanooga, TN | | | |
| | | | | Manager 600 River Street, LLC Chattanooga, TN | | | |
| | | | | Manager DeFoor Brothers Development, LLC Chattanooga, TN | | | |
| | | | | Manager Waterside Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Lifestyle Way Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager The Gold Building, LLC Chattanooga, TN | | | |
| | | | | Manager Chattanooga Hotel Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager PBD Development, LLC Chattanooga, TN | | | |
| | | | | Manager Promontory Investments, LLC Chattanooga, TN | | | |
| | | | | Manager Vero Property Investment, LLC Chattanooga, TN | | | |
| | | | | Manager Sunland Aviation, LLC Chattanooga, TN | | | |
| | | | | Manager 50+ Racing, LLC Chattanooga, TN | | | |
| | | | | Manager Citipark Investors, LLC Chattanooga, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|---|--|---|---|
| Kenneth J. DeFoor Ooltewah, TN, USA | Real Estate Development | Director | N/A | Manager Pioneer Investors, LLC Chattanooga, TN | 2% | None | Valor, GP 100% Valor, LLC 98% Ken DeFoor Properties GP 100% Third Street Partners 74% DeFoor Brothers Development LLC 50% Lifestyle Way Property Investment LLC 50% Gunbarrel Partners 80% The Gold Building LLC 27% |
| A. Blake DeFoor Chattanooga, TN, USA | Behavioral Health | Director | N/A | Director Millennium Bancshares, Inc. Ooltewah, TN | 0% | None | Veranda Property Investment, LLC 50% West Village Chattanooga, LLC 50% Focus Healthcare of Tennessee, LLC 45% |
| | | | | Manager Sunland & Associates, LLC Chattanooga, TN | | | |
| | | | | Manager Manager Manager Manager Manager Manager Manager | | | |
| | | | | Director Millennium Bank Ooltewah, TN | | | |
| | | | | Director AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Director Chattanooga Convention & Visitors Bureau Chattanooga, TN | | | |
| | | | | Trustee Southern Adventist University Collegedale, TN | | | |
| | | | | Member Member Member | | | |
| | | | | CEO Focus Treatment Centers | | | |
| | | | | Director Millennium Bancshares, Inc. Ooltewah, TN | | | |
| | | | | Director Millennium Bank Ooltewah, TN | | | |

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---------------------------------------|---|---|---|---|--|---|---|
| | | | | Director AB&T Financial Corporation Gastonia, NC | | | |
| | | | | Director Alliance Bank & Trust Gastonia, NC | | | |
| | | | | Member Alimentary Chattanooga, LLC | | | |
| | | | | Member Amnicola Property Investments, LLC | | | |
| | | | | Member DeFoor Restaurant Group Madison, LLC | | | |
| | | | | Member Hotel Vie De Luxe, LLC | | | |
| | | | | Member La Cuisine de la Famille DeFoor, LLC | | | |
| | | | | Member Le Café de la Famille DeFoor, LLC | | | |
| | | | | Member Le Glacier de la Famille DeFoor, LLC | | | |
| | | | | Member Old Gillman Grill, LLC | | | |
| | | | | Member The Gold Building-A DeFoor Brothers Development, LLC | | | |
| | | | | Member Madison Hotel Property Investment, LLC | | | |
| | | | | Member CitiPark Investors, LLC | | | |
| | | | | Member Eighth Street Partners, LLC | | | |
| | | | | Member Nolen Center Investments & Assoc, LLC | | | |
| | | | | Member Pioneer Investors, LLC | | | |
| | | | | Partner Contemporary Healthcare Fund I, LP | | | |
| | | | | Member Focus Consumer Healthcare, LLC | | | |