

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.

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, G. Mike Odom, Jr.


Name of the Holding Company Director and Official

Chairman/CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.


Signature of Holding Company Director and Official

Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☒ is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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

12/31/2020

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Great Oaks Financial Holdings, Inc.

Legal Title of Holding Company

P O Box 339

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

Eastman Georgia 31023

City

State

Zip Code

5101 5th Ave

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bunny Wright VP/Treasurer

Name Title

478/2206103

Area Code / Phone Number / Extension

478/3746477

Area Code / FAX Number

bwright@greatoaks.bank

E-mail Address

NA

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."

REPORT ITEM #2A:

GREAT OAKS FINANCIAL HOLDINGS, INC.
5101 5TH AVE
EASTMAN, GA 31023
INCORPORATED IN THE STATE OF GEORGIA
LEI – N/A



100% OF COMMON STOCK



GREAT OAKS BANK
EASTMAN, GA 31023
INCORPORATED IN THE STATE OF GEORGIA
LEI – 254900LW4RAM7URY378

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country
Full Service (Head Office)	364131	GREAT OAKS BANK	5101 FIFTH AVENUE, NE	EASTMAN	GA	31023	DODGE	UNITED STATES
Full Service	2842718	COCHRAN BRANCH	127 SOUTH SIXTH STREET	COCHRAN	GA	31014	BLECKLEY	UNITED STATES
Full Service	5530294	SAVANNAH QUARTERS	2100 POOLER PARKWAY	POOLER	GA	31322	CHATHAM	UNITED STATES
Full Service	775830	RHINE BRANCH	390 2ND STREET	RHINE	GA	31077	DODGE	UNITED STATES
Full Service	5336254	RICHMOND HILL BRANCH	10064 FORD AVE	RICHMOND HILL	GA	31324	BRYAN	UNITED STATES

CITIZENS BANK AND TRUST COMPANY
REPORT ITEM #3(1):

1	a	WSS Family Trust University Park, MD		
	b	USA		
	c	6,542.00	21.12%	
2	a	Lynda S. Franklin St. Simons Island, GA / Eastman, GA		
	b	USA		
	c	6,331.00	20.44%	
3	a	Jay-Gould W. Stuckey Los Angeles, CA		
	b	USA		
	c	2455	7.93%	
3	a	Russell D. Franklin, III Tallahassee, FL		
	b	USA		
	c	1549	5.00%	

REPORT ITEM #3(2)

NONE

**CITIZENS BANK AND TRUST COMPANY
REPORT ITEM #4 - SUMMARY**

HOLDING COMPANY INSIDERS

Name & Address	Year of Birth	Position with BHC	Years on Board of BHC	Connection with any Subsidiary	Connection with any Other Depository Organization	Occupation	Number of BHC Shares Owned	Type	%
Lynda S. Franklin Eastman, GA	1940	Director Emeritus	34	Director - Great Oaks Bank	None	Business Executive	6,330.50 86,780.66	VC NVC	20.44% 2.74%
Russell D. Franklin, III Tallahassee, FL	1964	Director	10	N/A	None	Professor	1,549.47 154,044.95	VC NVC	5.00% 5.02%
Jay-Gould Stuckey Los Angeles, CA	1968	Director	10	N/A	None	Artist	2,454.72 243,254.28	VC NVC	7.93% 7.93%
Wade B. Hall Eastman, GA	1965	Director	11	Director - Great Oaks Bank	None	Forester	167.00 16,533.00	VC NVC	0.54% 0.54%
Henry Barclay, III Birmingham, AL	1946	Director	11	N/A	None	CPA	116.00 11,484.00	VC NVC	0.37% 0.37%
G. Mike Odom, Jr. Richmond Hill, GA	1962	Chairman/CEO	11	Vice Chairman & President / CEO - Great Oaks Bank	None	Banker	929.00 91,971.00	VC NVC	3.00% 3.00%
John C. Wright Georgetown, SC	1948	Director	11	N/A	None	Retired	200.00 19,800.00	VC NVC	0.65% 0.65%
John McGoldrick Macon, GA	1952	Director	4	N/A	None	Attorney	218.00 21,582.00	VC NVC	0.70% 0.70%

VC = voting common
NVC = non-voting common

Note - None of the above listed individuals own any shares of stock in the subsidiary bank

REPORT ITEM # 4:

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- 1 Lynda S. Franklin
St. Simons Island, GA / Eastman, GA
USA
- 2 Business Executive
- 3(a) Director Emeritus
- 3(b) Director - Great Oaks Bank
- 3(c) Director Emeritus - Stuckey Timberland, Inc.
Director/President - Franklin, Inc.
Managing Partner - Franklin Investments, LP
President - Tijuana Trading Co.
Shareholder - Saunders Stuckey & Mullis, Inc.
Partner - Southern Hills Dev LLC
- 4(a) 20.44%
- 4(b) None
- 4(c) Stuckey Timberland, Inc. - 1,722,500 shares - 26.64%
Franklin, Inc. - 98%
common voting - 9,904 shares
class A preferred - 400,000 shares
class B preferred - 415,017 shares
class C preferred - 100,000 shares
Franklin Investments, LP - 94.5% Partnership interest
Tijuana Trading Co. - 55%

REPORT ITEM # 4:

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1 Russell D. Franklin, III
Tallahassee, FL
USA

2 Professor

3(a) Director

3(b) None

3(c) Director - Stuckey Timberland, Inc.
Partner - Franklin Investments, LP
Vice President - Franklin, Inc.

4(a) 5.00%

4(b) None

4(c) None

REPORT ITEM # 4:

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1 Jay-Gould W. Stuckey
Los, Angeles, CA
USA

2 Artist

3(a) Director

3(b) None

3(c) Director - Stuckey Timberland, Inc.

4(a) 7.93%

4(b) None

4(c) None

REPORT ITEM # 4:

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- 1 Wade B. Hall
Eastman, GA
USA
- 2 Forester
- 3(a) Director
- 3(b) Director - Great Oaks Bank
- 3(c) Director / President - Stuckey Timberland, Inc.
General Partner - Non-Typical Properties, LLC
Limited Partner - Southern Hills Development, LLC
Member - Stuckey Holdings, LLC
- 4(a) 0.54%
- 4(b) None
- 4(c) Non-Typical Properties, LLC - 50%

REPORT ITEM # 4:

PAGE 6

- 1 Henry I. Barclay, III
Birmingham, AL
USA
- 2 Certified Public Accountant in public practice
- 3(a) Director
- 3(b) None
- 3(c) Director - Stuckey Timberland, Inc.
- 4(a) 0.37%
- 4(b) None
- 4(c) Lehmann, Ullman and Barclay, LLP - 60%
2908 Clairmont Avenue Associates - 73%

REPORT ITEM # 4:

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- 1 G. Mike Odom, Jr.
Richmond Hill, GA
USA
- 2 Bank Executive
- 3(a) Director - Chairman, CEO and CFO
- 3(b) Vice Chairman & President / CEO - Great Oaks Bank
- 3(c) Director - Stuckey Timberland, Inc.
Member - The Mulberry Company, LLC
Member - Briarcrest Enterprises, LLC
Member - 17 Ventures, LLC
Manager - Stuckey Holdings, LLC
Member - Great Oaks Holdings, LLC
Trustee - G. Mike Odom, Sr. Educational Trust
- 4(a) 3.00%
- 4(b) None
- 4(c) The Mulberry Company, LLC - 25%
Great Oaks Holdings, LLC - 100%
17 Ventures, LLC - 50%
Briarcrest Enterprises, LLC - 25%

REPORT ITEM # 4:

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1 John C. Wright
Georgetown, SC
USA

2 Retired

3(a) Director

3(b) None

3(c) Director - Stuckey Timberland, Inc.
Member - Stuckey Holdings, LLC

4(a) 0.65%

4(b) None

4(c) None

REPORT ITEM # 4:

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1 John T. McGoldrick, Jr.
Macon, GA
USA

2 Attorney

3(a) Director

3(b) None

3(c) Director - Stuckey Timberland, Inc.
Director - The Lewis Foundation
Partner - Martin Snow LLP
Partner - Martin and Snow Building, LLC

4(a) 0.70%

4(b) None

4(c) None