

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, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Pyramid Financial Corporation

Legal Title of Holding Company

P O Box 188

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

Anguilla MS 38721

City State Zip Code

130 Holland Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Andy Anderson President & CEO

Name Title

662-873-4346

Area Code / Phone Number / Extension

662-873-2461

Area Code / FAX Number

acoyanderson@bellsouth.net

E-mail Address

NA

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

I, **Andy Anderson**

Name of the Holding Company Director and Official

President & 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]
 Signature of Holding Company Director and Official

2/27/17

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 **3664216**

C.I. _____

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.

None
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)

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City State Zip Code

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Form FR Y-6

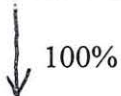
**Pyramid Financial Corporation
130 Holland Street / P O Box 188
Anguilla, MS 38721**

Fiscal Year Ending December 31, 2016

Report Item:

- 1. The Bank holding Company does not prepare an annual report for its shareholders.**
- 2. Organization Chart. Pyramid Financial Corporation is a single bank holding company. It owns 100% of the stock of Bank of Anguilla. Bank of Anguilla's address is the same as Pyramid Financial Corporation. It is 130 Holland Street / P O Box 188 Anguilla, MS 38721.**

**Pyramid Financial Corporation
Anguilla, MS 38721
Incorporated in Mississippi, USA**



**Bank of Anguilla
Anguilla, MS 38721
Incorporated in Mississippi, USA**

Data Actio	Effective D	Branch Ser	Branch ID	Popular Na	Street Add	City	State	Zip Code
OK		Full Service	31835	BANK OF A	130 HOLLA	ANGUILLA	MS	38721
OK		Full Service	375137	CARY BRAN	DOGWOOD	CARY	MS	39054
OK		Full Service	864538	MAYERSVII	128 MAYFI	MAYERSVII	MS	39113
OK		Full Service	924638	ROLLING F	CORNER O	ROLLING F	MS	39159

County	Country	FDIC UNIN	Office Num	Head Offic	Head Offic	Comments
SHARKEY	UNITED ST	5258	0	BANK OF A	31835	
SHARKEY	UNITED ST	218184	2	BANK OF A	31835	
ISSAQUENA	UNITED ST	218186	4	BANK OF A	31835	
SHARKEY	UNITED ST	218183	1	BANK OF A	31835	

3a. Shareholders with 5% of outstanding stock.

The holding company has 83,770 shares of stock outstanding. Five percent would be 4,189 shares. There are three stockholders that have 5% of the outstanding stock of Pyramid Financial Corporation. They are as follows:

(1)	Rives C. Carter Gainesville, Georgia USA	USA	4,380 shares	5.23%
(2)	Ann G. Gerache Vicksburg, Mississippi USA	USA	6,590 shares	7.87%
(3)	Benlee LP Cary, Mississippi USA	USA	5,420 shares	6.47%

3b. None

4. **Insiders of Pyramid Financial Corporation. There are no principal shareholders. The Holding Company has only one subsidiary, Bank of Anguilla. The Holding Company owns 100% of the stock of Bank of Anguilla.**

Name & Address	Principal Occupation Other than BHC	Title & Position With BHC	Title & Position With Subs. Bank of Anguilla	Title & Position With Other Businesses	% of voting Shares in BHC	% of Voting Shares In Subs.	Other Companies Where 25% Voting is Held
Andy Anderson Rolling Fork, MS USA	NA	President & CEO, CFO, Director	President & CEO, CFO, Director	None	.07%	-0-	None
Ben Bryant Rolling Fork, MS USA	Accountant	Director	Director	Bryant Group of MS President B & B Consulting President Compu-Books, Inc. President Agri Capital Group, Inc. Pres. Delta Resource Group, Inc. Pres.	.06%	-0-	67.5% B. G. 100% B&B 100% Compu 100% Agri 50% Delta
Clark Carter Glen Allan, MS USA	Farmer & Gin Operator	Director	Director	CLC Farms Partner CWC Farms Partner CCA Properties Partner WCC Trucking, LLC Partner Associated Producers Manager Carter Plantation Manager Cross Bayou Inc Partner Carter Bro. Farms Inc. Director Carter Brothers Inc Director	.05%	-0-	50% CLC 50% CWC 33% CCA 99% WCC 50% Cross Bay 25% Carter Inc
Kevin Corban Rolling Fork, MS USA	Crop Consultant & Crop Insurance Agent	Director	Director	Corban Agri Consulting Inc. Pres. Delta Area Crop Ins. Agent Hollis Farms Ptnship Partner Kalama Plt LLC Manager Gulf Shores Tack Jack LLC Member	.47%	-0-	100% Corban
Bert Darnell Glen Allan, MS USA	Farmer	Director	Director	Hollywood Farms President Darnell Farms, Inc President New Ground Corp. President	.35%	-0-	25% Hollywood 50% Darnell 50% New Ground
Mike Lamensdorf Cary, MS USA	Farmer & Publisher	Director	Director	Grundfest & Klaus Vice-Pres. Lamensdorf, LLC Manager BL Lamensdorf Farms Partner D & L Farms VP Lamensdorf Farms of Cary VP Sam Lamensdorf Inc. VP AGG Farms VP M & D Farms VP A & D Farms VP AG & ML Farms Inc VP ML & BL Farms Inc VP Egremont Plantation Inc Partner One Grower Publishing, LLC - President Lamensdorf Properties Partner Vicksburg Income Prop LLC	.69%	-0-	M & D Farms 50% ML & BL Farm 50% One Grower Publishing LLC 49%

Fred Miller, Jr. Rolling Fork, MS USA	NA	Director; Chairman of the Board	Director; Chairman of the Board	Milton Kline, Inc. Treasurer Onward Plantation Partner Southern Agriculture Credit Corporation President Valewood Plt LLC Partner Sarah Cutoff LLC Partner	.99%	-0-	
William Moore II Cary, MS USA	Farmer & Grain Company Owner	Director	Director	Ballard Company, Inc. President C & M Company Partner Irrigation Equipment VP Magnolia Grain President Moore Company Partner Porter Farms, Inc. President W W M Company Partner	1.68%	-0-	Irrigation Equipment 50%
W. R. Rodgers, Jr. Rolling Fork, MS USA	Farmer	Director	Director	Helena Plantation President Mont Helena Assoc Manager Willbe Farms Inc President Centianna Plt. President KA - LA Farms Inc President Riverside Junction Farms Pres. Blackrod Farms Inc. President Dry Bend Farms Inc. President Duggan Farms Inc. President KA-LA-MA Farms Inc President	.97%	-0-	Helena Plantation 100% Centianna Plt 50% Duggan Farms Inc. 50%
Russell Stewart Anguilla, MS USA	NA	Director, Sr. Loan Officer, Executive VP	Director, Sr. Loan Officer, Executive VP	Mississippi Christian Family Services President South Delta Planning Director Betty Newman Residential Facility Director	1.70%	-0-	None
Ernest Black Rolling Fork, MS USA	NA	Ex. Vice- President; Director	Sr. Vice- President; Director	None	.05%	-0-	None
Nancy Virden Rolling Fork, MS USA	NA	Sr Vice- President; Director	Sr Vice- President; Director	Service Lumber Company Secretary & Director Oz Enterprises M & V Housing	3.32%	-0-	None