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, Laurence S. Bolchoz, Jr.
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.

PRESIDENT / CEO
Signature of Holding Company Director and Official

2.25.2021
Date of Signature

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

December 31, 2020
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Coastal Carolina Bancshares, Inc.
Legal Title of Holding Company

1012 38th Avenue North, Suite 100
(Mailing Address of the Holding Company) Street / P.O. Box

Myrtle Beach	SC	29577
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Allison Stout	SVP, Controller
Name	Title

(843) 839-5667
Area Code / Phone Number / Extension

(843) 839-5666
Area Code / FAX Number

allison.stout@myccnb.com
E-mail Address

www.myccnb.com
Address (URL) for the Holding Company's web page

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. _____

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 ..... ☐
2. a letter justifying this request has been provided separately ... ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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.

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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Physical Location (if different from mailing address)

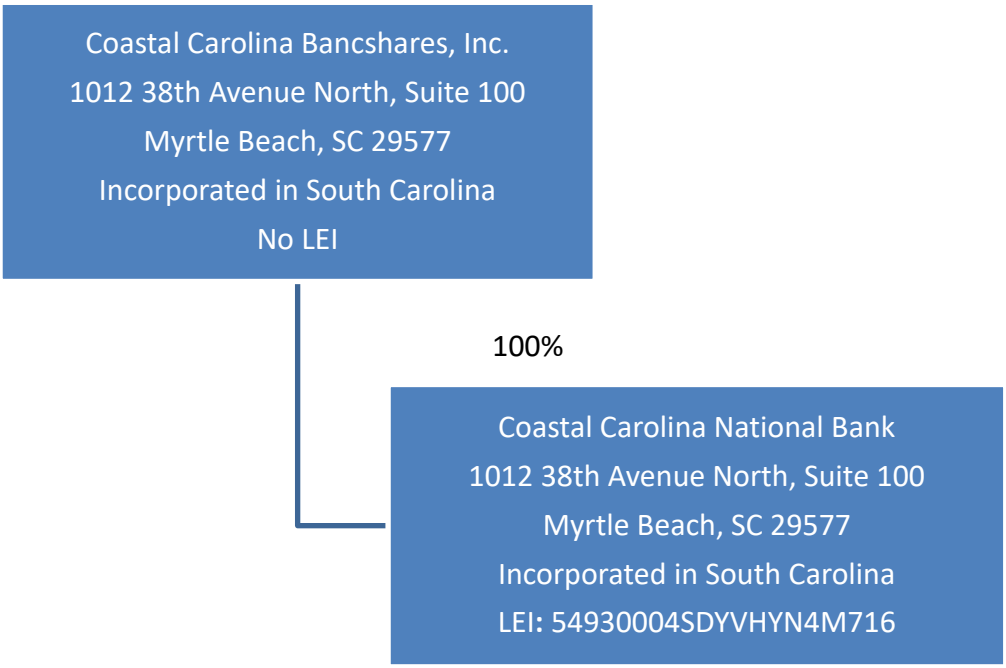
Form FR Y-6

Coastal Carolina Bancshares, Inc.
Myrtle Beach, SC
Fiscal Year Ending December 31, 2020

Report Item

1. **Annual Report to Shareholders**
   To be forwarded to the Federal Reserve Bank Richmond as soon as practicable.

2a. Organization Chart



2b. Domestic Branch Listing
Included in this filing.

Form FR Y-6
Coastal Carolina Bancshares, Inc.
Fiscal Year Ending December 31, 2020

Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020			**Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2020**		
(1)(a) Name, City, State, Country	**(1)(b) Country of Citizenship or Incorporation**	**(1)(c) Number and Percentage of Each Class of Voting Securities**	**(2)(a) Name, City, State, Country**	**(2)(b) Country of Citizenship or Incorporation**	**(2)(c) Number and Percentage of Each Class of Voting Securities**
JAM Special Opp Fund III LP NYC, NY	USA	438,462 - 7.12% Common stock	None		
Benjy A. Hardee North Myrtle Beach, SC	USA	286,465 - 4.66% Common stock 68,217 - 1.11% Exercisable options			

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Coastal Carolina Bancshares, Inc.
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank 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)
Laurence S. Bolchoz, Jr. Myrtle Beach, SC	President/CEO, Coastal Carolina National Bank	President/CEO Director	Director (Coastal Carolina National Bank)	None	0.34% Common Stock 0.48% Exercisable Options	None	None
Carl O. Falk Pawleys Island, SC	None	Director	Director (Coastal Carolina National Bank)	None	0.85% Common Stock 0.11% Exercisable Options	None	Falk Holdings, LLC (50%) Falk Investments, LLC (50%)
Henrietta U. Golding Myrtle Beach, SC	Attorney	Director	Director (Coastal Carolina National Bank)	Partner Burr & Forman, LLP	0.5% Common Stock 0.13% Exercisable Options	None	None
Marsha W. Griffin North Myrtle Beach, SC	Consulting	Director	Director (Coastal Carolina National Bank)	President - Marsha Griffin & Associates, LLC	0.44% Common Stock 0.19% Exercisable Options	None	LMG, Inc. dba The Men's Store (50%) Marsha Griffin & Associates, LLC (50%)
Gary L. Hadwin Myrtle Beach, SC	Vehicle sales and service	Director	Director (Coastal Carolina National Bank)	President & Owner - Hadwin- White Buick-GMC-Subaru, Inc	0.66% Common Stock 0.11% Exercisable Options	None	Hadwin-White Buick-GMC-Subaru, Inc. (40%)
Benjy A. Hardee North Myrtle Beach, SC	Real estate development; heavy, highway site contracting	Director	Director (Coastal Carolina National Bank)	President & CEO - A.O. Hardee & Son, Inc. .	4.66% common stock 1.11% Exercisable options	None	AO Hardee & Son, Inc. (100%) Little River Group Six (43.3%) Hardee Waterway Holdings, LLC (100%) Palmetto Land Partners, LLC (49.5%) Palmetto Main Street Partners I, LLC (49.5%) Palmetto Main Street Partners II, LLC (49.5%) Hardee Group Holdings, LLC (99%) Hardee Investment Holdings, LLC (30%) Hardee Real Estate Management, LLC (99%) Hardee Group Capital, LLC (100%) Hardee Silver, LLC (99.15%) H 3 Holdings, LLC (33.3%) Magnolia Drive Capital Partners, LLC (100%) Carolina Lowcountry Development, LLC (100%) Hardee Alabama, LLC (100%) Hardee Bahamas, LLC (100%) HYNI, LLC (50%) Pelican Bay Partners, LLC (25%) NMB Lot Investors, LLC (25%) CHR, LLC (100%) Olde Georgetowne Land Investors, LLC (39%) Crossroad Financing, LLC (100%) Crossroad Ventures, LLC (100%) Hardee Highway 90, LLC (100%) Hardee Waterbridge Investments, LLC (100%)

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Coastal Carolina Bancshares, Inc.
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank 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)
Marilyn B. Hatley North Myrtle Beach, SC	City Mayor	Director	Director (Coastal Carolina National Bank)	Mayor - City of North Myrtle Beach, SC	0.35% Common Stock 0.11% Exercisable Options	None	DMAC Enterprises (50%)
W. John Laymon Myrtle Beach, SC	Real estate	Director	Director (Coastal Carolina National Bank)	Director of Residential Real Estate - The Jackson Companies	0.52% Common Stock 0.12% Exercisable Options	None	None
Stephan C. Ouverson Murrells Inlet, SC	Attorney	Director	Director (Coastal Carolina National Bank)	Managing Partner - Ouverson, Guest & Carter, PA	0.13% Common Stock 0.02% Exercisable Options	None	Ouverson, Guest & Carter, PA (33%) Surfside Title, Inc. (33%) Inlet Abstractors, Inc. (33%) Oceanside Title, LLC (33%) GSO, LLC (33%) Carolina Holdings, LLC (50%) Your Team Investigations, LLC (33%)
Dennis L. Wade Myrtle Beach, SC	Real estate	Chairman, Director	Director (Coastal Carolina National Bank)	President & Chief Executive Officer - The Jackson Companies	0.62% Common Stock 0.14% Exercisable Options	None	None
Douglas P. Wendel Myrtle Beach, SC	Consultant	Director	Chairman of the Board, Director (Coastal Carolina National Bank)	Self-employed Consultant	0.91% Common Stock 0.27% Exercisable Options	None	Battery Development, LLC (40%)
Edward K. Woltz Aiken, SC	Marine Dealership Auto Care facilities	Director	Director (Coastal Carolina National Bank)	Owner- Sutton Marine, LLC Owner-The Precision Group, Inc.	0.85% Common Stock 0.09% Exercisable Otions	None	Sutton Marine, LLC (100%) The Precision Group, Inc. (100%) LSRA Automotive, LLC (100%) Woltz Properties, LLC (100%) S&C Properties, LLC (100%)
Dennis T. Worley Myrtle Beach, SC	Attorney	Director	Director (Coastal Carolina National Bank)	Partner - Wright, Worley, Pope, Ekster & Moss, PLLC	1.04% Common Stock 0.24% Exercisable Options	None	ABCD Enterprises, LLC (33%) C&W Partnership (50%) Worbro Partnership (50%) Flat Bay Investment Partnership (50%) BAT Enterprises, LLC (33%) WCR Partnership (33%) WEC Investment (33%) BBCW Partners, LLC (25%) BCWW Partnership (25%)

Results: A list of branches for your depository institution: COASTAL CAROLINA NATIONAL BANK (ID_RSSD: 3821822).
This depository institution is held by COASTAL CAROLINA BANCSHARES, INC. (3823817) of MYRTLE BEACH, SC.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

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)	3821822	COASTAL CAROLINA NATIONAL BANK	1012 38TH AVENUE NORTH, SUITE 100	MYRTLE BEACH	SC	29577	HORRY	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	
OK		Full Service	3637050	COASTAL CAROLINA NATIONAL BANK - AIKEN	128 LAURENS STREET NW	AIKEN	SC	29801	AIKEN	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	
OK		Full Service	4441786	COASTAL CAROLINA NATIONAL BANK - COLUMBIA	1219 ASSEMBLY STREET	COLUMBIA	SC	29201	RICHLAND	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	
OK		Full Service	4441795	COASTAL CAROLINA NATIONAL BANK - CONWAY	900-C MAIN STREET	CONWAY	SC	29526	HORRY	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	
OK		Full Service	4481214	GARDEN CITY BRANCH	2961 HIGHWAY 17 SOUTH	GARDEN CITY	SC	29576	HORRY	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	
OK		Full Service	5278505	GREENVILLE BRANCH	416 E NORTH STREET	GREENVILLE	SC	29601	GREENVILLE	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	
OK		Full Service	4842954	NORTH MYRTLE BEACH BRANCH	1100 HIGHWAY 17 NORTH	NORTH MYRTLE BEACH	SC	29582	HORRY	UNITED STATES	Not Required	Not Required	COASTAL CAROLINA NATIONAL BANK	3821822	