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. §§ 3108(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. §§ 5381, 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, Brian Murphy
Name of the Holding Company Director and Official
President
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
03/27/2017

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: 203492
C.I:

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2016
Month / Day / Year
N/A

Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Prospect Financial Corporation
Legal Title of Holding Company
One Home Loan Plaza
(Mailing Address of the Holding Company) Street / P.O. Box
Warwick RI 02886
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Michael Holahan Interim CFO
Name Title
401-773-9892
Area Code / Phone Number / Extension
401-739-9652
Area Code / FAX Number
mholaham@homeloanbank.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? 01=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 (7100-0257), Washington, DC 20503.
Report Item 1: Annual Report to Shareholders

The holding company is not registered with the SEC and does not prepare an annual report to the shareholders. The company will provide audited financial statements under separate cover.
Insert audited financials here.
Report Item 2(a) Organizational Chart

Chart is enclosed.
Prospect Financial Corporation
Warwick, RI
Fiscal Year Ending December 31, 2016

*LEI not applicable unless otherwise noted.*
**Report Item 2(b) Branch Verification**

Results: A list of branches for your depository institution: HOME LOAN INVESTMENT BANK, F.S.B. (BII_RSSD: 724904).

This depository institution is held by PROSPECT FINANCIAL CORPORATION (884822) of WARWICK, RI.

The data are as of 12/31/2020. Data reflects information that was received and processed through 2/16/2021.

### 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, reenter 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 for MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

### Submission Procedure

When you are finished, send a signed 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](https://y10online.federalreserve.gov).

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIFIN*</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>724904</td>
<td>HOME LOAN INVESTMENT BANK, F.S.B.</td>
<td>1 HOME LOAN PLAZA, STE 10</td>
<td>WARWICK</td>
<td>RI</td>
<td>02886</td>
<td>KENT</td>
<td>UNITED STATES</td>
<td>19887</td>
<td>B</td>
<td>HOME LOAN INVESTMENT BANK, F.S.B.</td>
<td>724904</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>2464472</td>
<td>PROVIDENCE OFFICE</td>
<td>100 WYROOSSE THRT STREET</td>
<td>PROVIDENCE</td>
<td>RI</td>
<td>02908</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>24166</td>
<td>2</td>
<td>PROVIDENCE OFFICE</td>
<td>2464472</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>2464475</td>
<td>WARWICK BRANCH</td>
<td>450 ECKERT ROAD</td>
<td>WARWICK</td>
<td>RI</td>
<td>02886</td>
<td>KENT</td>
<td>UNITED STATES</td>
<td>261390</td>
<td>2</td>
<td>WARWICK BRANCH</td>
<td>2464475</td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamestown Trust Warwick, RI</td>
<td>USA</td>
<td>77%</td>
<td>Geesala Trust Warwick, RI</td>
<td>USA</td>
<td>23%</td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders (1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in Bank Holding Company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b)</th>
<th>(4)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brian Murphy Warwick, RI USA</td>
<td>President</td>
<td>Chairman &amp; CEO</td>
<td>Home Loan Investment Bank, FSB</td>
<td></td>
<td></td>
<td></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Daniel Murphy Warwick, RI USA</td>
<td>Treasurer Secretary</td>
<td>Vice President</td>
<td>Home Loan Investment Bank, FSB</td>
<td></td>
<td></td>
<td></td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>