

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, 2018

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Frank Chaires

Name of the Holding Company Director and Official

Director and Secretary

Title of the Holding Company Director and Official

Lordsburg Financial Corporation

Legal Title of Holding Company

PO Box 490

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

Lordsburg NM 88045

City State Zip Code

140 East Motel Drive, Lordsburg, NM 88045

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Randi Ybarra SVP/COO Western Bank

Name Title

575-542-3521

Area Code / Phone Number / Extension

575-542-9247

Area Code / FAX Number

rybarra@boothelbank.com

E-mail Address

N/A

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

Frank Chaires
 Signature of Holding Company Director and Official

2-11-19

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. _____

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.

Annual Disclosure Statement

DECEMBER 2018

for FFIEC 051 Bank Western Bank

This statement has not been reviewed or confirmed for accuracy or relevance by the Federal Reserve System.
Federal Reserve System Format (FFIEC 051)

Balance Sheet

(Dollar Amounts in Thousands)

ASSETS

December 31,
2018 2017

	2018	2017
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	7,042	3,675
Interest-bearing balances	15,035	15,578
Securities:		
Held-to-maturity securities	0	0
Available-for-sale securities	82,153	76,988
Equity securities with readily determinable fair values not held for trading	N/A	
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	0	0
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	288	0
Loans and leases held for investment	70,547	75,202
LESS: Allowance for loan and lease losses	2,785	2,682
Loans and leases held for investment, net of allowance	67,762	72,520
Trading assets	0	0
Premises and fixed assets (including capitalized leases)	3,642	3,787
Other real estate owned	760	1,115
Investments in unconsolidated subsidiaries and associated companies	0	0
Direct and indirect investments in real estate ventures	0	0
Intangible assets:		
Goodwill		0
Other intangible assets		0
Other intangible assets (from Schedule RC-M)	0	
Other assets	5,437	5,357
Total assets	182,119	179,020

continued.....

Balance Sheet

LIABILITIES

(Dollar Amounts in Thousands)

December 31,

2018

2017

	2018	2017
Deposits:		
In domestic offices		
Noninterest-bearing	159,356	153,986
Interest-bearing	62,813	58,994
	96,544	94,992
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	0	0
Securities sold under agreements to repurchase	0	0
Trading liabilities	0	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	922	2,959
Subordinated notes and debentures	0	0
Other liabilities	1,194	1,071
Total liabilities	161,472	158,016

EQUITY CAPITAL

Perpetual preferred stock and related surplus	0	0
Common stock	452	452
Surplus (exclude all surplus related to preferred stock)	4,663	4,663
Retained earnings	16,176	15,426
Accumulated other comprehensive income	-644	463
Other equity capital components	0	0
Total Bank equity capital	20,647	21,004
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
Total equity capital	20,647	21,004
Total liabilities and equity capital	182,119	179,020

continued.....

Income Statement

(Dollar Amounts in Thousands)

December 31,

Interest Income:	2018	2017
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	914	889
All other loans secured by real estate	2,202	1,980
Commercial and industrial loans	474	447
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	392	428
All other loans	562	706
Total interest and fee income on loans	4,544	4,450
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	245	207
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	237	171
Mortgage-backed securities	695	375
All other securities (includes securities issued by states and political subdivisions in the U.S.)	1,100	1,091
Interest income on federal funds sold and securities purchased under agreements to resell	0	0
Other interest income	16	17
Total interest income	6,837	6,311
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	12	9
Nontransaction accounts:		
Savings deposits (includes MMDAs)	165	50
Time deposits of \$250,000 or less	94	64
Time deposits of more than \$250,000	26	11
Expense of federal funds purchased and securities sold under agreements to repurchase	0	0
Other interest expense	32	18
Total interest expense	329	152
Net interest income	6,508	6,159
Provision for loan and lease losses	135	195

continued.....

Income Statement

(Dollar Amounts in Thousands)
December 31,

2018 2017

Noninterest income:

Income from fiduciary activities	0	0
Service charges on deposit accounts	655	640
Fees and commissions from securities brokerage		0
Investment banking, advisory, and underwriting fees and commissions		0
Fees and commissions from annuity sales		0
Underwriting income from insurance and reinsurance activities		0
Income from other insurance activities		6
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities	0	
Income from insurance activities	10	
Net servicing fees	0	0
Net securitization income		0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	17	85
Net gains (losses) on sales of other assets	6	9
Other noninterest income	1,558	1,126
Total noninterest income	2,246	1,866
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale securities	-48	53

Noninterest expense:

Salaries and employee benefits	3,127	2,795
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	770	778
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	1,678	1,595
Total noninterest expense	5,575	5,168
Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations	2,996	
Unrealized holding gains (losses) on equity securities not held for trading	N/A	
Income (loss) before applicable income taxes and discontinued operations	2,996	2,715
Applicable income taxes	0	0
Income (loss) before discontinued operations	2,996	2,715
Discontinued operations, net of applicable income taxes	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	2,996	2,715
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0	0
Net income (loss) attributable to bank	2,996	2,715

continued.....

Income Statement

(Dollar Amounts in Thousands)

MEMORANDA:

December 31,

2018 **2017**

Interest expense incurred to carry tax-exempt securities, loans,
and leases acquired after August 7, 1986, that is not
deductible for federal income tax purposes 0

Income on tax-exempt loans and leases to states
and political subdivisions in the U.S. 52 63

Income on tax-exempt securities issued by states
and political subdivisions in the U.S. 1,100 1,091

Number of full-time equivalent employees at end of current period 56 52

The following item is to be completed by:

- banks with \$300 million or more in total assets, and
- banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans.

Interest and fee income on loans to finance agricultural production
and other loans to farmers 481 611

Does the reporting bank have a Subchapter S election in effect for
federal income tax purposes for the current tax year? YES / NO YES / NO
YES YES

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.

Noncash income from negative amortization on closed-end loans secured by 1-4 family
residential properties (included in Schedule RI, item 1.a.(1)) N/A 0

Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt
securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) 0 0

continued.....

Changes in Equity Capital

(Dollar Amounts in Thousands)
December 31,

	2018	2017
Total bank equity capital most recently reported at the end of the prior year		
Reports of Condition and Income	21,005	20,925
Cumulative effect of changes in accounting principles and corrections of material accounting errors	0	0
Balance end of previous calendar year as restated	21,005	20,925
Net income (loss) attributable to bank	2,996	2,715
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	0	0
Treasury stock transactions, net	0	0
Changes incident to business combinations, net	0	0
LESS: Cash dividends declared on preferred stock	0	0
LESS: Cash dividends declared on common stock	2,247	3,125
Other comprehensive income	-1,107	490
Other transactions with stockholders (including a parent holding company)	0	0
Total bank equity capital end of current period	20,647	21,005

Changes in Allowance for Loan and Lease Losses

Balance most recently reported at the end of the prior year		
Reports of Condition and Income	2,682	2,772
Recoveries	2	5
LESS: Charge-offs	35	290
LESS: Write-downs arising from transfers of loans to a held-for-sale account	0	0
Provision for loan and lease losses	135	195
Adjustments	0	0
Balance end of current period	2,784	2,682

continued.....

Past Due and Nonaccrual Loans, Leases, and Other Assets

(Dollar Amounts in Thousands)

Past Due 90 days or more and still accruing:

December 31,

2018

2017

Loans secured by real estate:

Construction, land development, and other land loans:

1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	0

Secured by 1-4 family residential properties:

Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0
---	---	---

Closed-end loans secured by 1-4 family residential properties

Secured by first liens	0	31
Secured by junior liens	0	0
Secured by multifamily (5 or more) residential properties	0	0

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0

Loans to depository institutions and acceptances of other banks	0	0
Commercial and industrial loans	0	0

Loans to individuals for household, family, and other personal expenditures:

Credit cards	0	0
Automobile loans	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	1

All other loans	0	0
Lease financing receivables	0	0
Total loans and leases	0	32

Debt securities and other assets (exclude other real estate owned and other repossessed assets)

	0	0
--	---	---

Loans and leases reported above which are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC

	0	0
--	---	---

Guaranteed portion of loans and leases included above (exclude rebooked "GNMA loans")

	0	0
--	---	---

Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included above

	0	0
--	---	---

continued.....

Western Bank

(Dollar Amounts in Thousands)

Past Due 90 days or more and still accruing:

December 31,

2018

2017

MEMORANDA:

Loans restructured in troubled debt restructurings included in Schedule RC-N, items above

Construction, land development, and other land loans:

1-4 family residential construction loans	0	0
---	---	---

Other construction loans and all land development and other land loans	0	0
--	---	---

Loans secured by 1-4 family residential properties	0	0
--	---	---

Secured by multifamily (5 or more) residential properties	0	0
---	---	---

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties	0	0
---	---	---

Loans secured by other nonfarm nonresidential properties	0	0
--	---	---

Commercial and industrial loans	0	0
---------------------------------	---	---

All other loans (Include loans to individuals for household, family, and other personal expenditures)	0	0
---	---	---

Loans secured by farmland	0	0
---------------------------	---	---

Loans to individuals for household, family, and other personal expenditures:

Credit cards	0	0
--------------	---	---

Automobile loans	0	0
------------------	---	---

Other consumer loans (includes revolving credit plans other than credit cards and other consumer loans)	0	0
---	---	---

The following item is to be completed by:

- Banks with \$300 million or more in total assets
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans

Loans to finance agricultural production and other loans to farmers	0	0
---	---	---

Total loans restructured in troubled debt restructurings	0	0
--	---	---

continued.....

Western Bank

(Dollar Amounts in Thousands)

Past Due 90 days or more and still accruing:

December 31,

2018

2017

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) _____

The following item is to be completed by:

- banks with \$300 million or more in total assets
- banks with less than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans:

Loans to finance agricultural production and other loans to farmers _____

The following item is to be completed semiannually in the June and December reports only.

Loans and leases held for sale _____

Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):

Outstanding balance _____

Amount included in Schedule RC-N, items 1 through 7, above _____

continued.....

Past Due and Nonaccrual Loans, Leases, and Other Assets

(Dollar Amounts in Thousands)

Nonaccrual:

December 31,

2018 2017

Loans secured by real estate:

Construction, land development, and other land loans:

1-4 family residential construction loans 0 0

Other construction loans and all land development and other land loans 0 0

Secured by farmland 162 261

Secured by 1-4 family residential properties:

Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit 0 0

Closed-end loans secured by 1-4 family residential properties

Secured by first liens 29 0

Secured by junior liens 0 0

Secured by multifamily (5 or more) residential properties 0 0

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties 0 80

Loans secured by other nonfarm nonresidential properties 0 0

Loans to depository institutions and acceptances of other banks 0 0

Commercial and industrial loans 310 334

Loans to individuals for household, family, and other personal expenditures:

Credit cards 0 0

Automobile loans 0 5

Other (includes revolving credit plans other than credit cards and other

consumer loans) 3 0

All other loans 86 127

Lease financing receivables 0 0

Total loans and leases 590 807

Debt securities and other assets (exclude other real estate

owned and other repossessed assets) 0 0

Loans and leases reported above which are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered

by loss-sharing agreements with the FDIC 86 127

Guaranteed portion of loans and leases included above (exclude rebooked "GNMA loans") 78 114

Rebooked "GNMA loans" that have been repurchased or

are eligible for repurchase included above 0 0

continued.....

Western Bank

(Dollar Amounts in Thousands)

Nonaccrual:

December 31,

2018

2017

MEMORANDA:

Loans restructured in troubled debt restructurings included in Schedule RC-N, items above

Construction, land development, and other land loans:

1-4 family residential construction loans 0 0

Other construction loans and all land development and other land loans 0 0

Loans secured by 1-4 family residential properties 0 0

Secured by multifamily (5 or more) residential properties 0 0

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties 0 0

Loans secured by other nonfarm nonresidential properties 0 0

Commercial and industrial loans: 0 0

All other loans (Include loans to individuals for household, family, and other personal expenditures) 162 261

Loans secured by farmland 0 0

Loans to individuals for household, family, and other personal expenditures:

Credit cards 0 0

Automobile loans 0 0

Other consumer loans (includes revolving credit plans other than credit cards and other consumer loans) 0 0

The following item is to be completed by:

- Banks with \$300 million or more in total assets
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans

Loans to finance agricultural production and other loans to farmers 0 0

Total loans restructured in troubled debt restructurings included above **162** **261**

continued.....

Western Bank

(Dollar Amounts in Thousands)

Nonaccrual:

December 31,

2018

2017

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) 0 0

The following item is to be completed by:

- banks with \$300 million or more in total assets
- banks with less than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans:

Loans to finance agricultural production and other loans to farmers 86 127

The following item is to be completed semiannually in the June and December reports only.

Loans and leases held for sale 0 0

Additions to nonaccrual assets during the previous six months 3 0

Nonaccrual assets sold during the previous six months 0 0

Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30

(former AICPA Statement of Position 03-3):

Outstanding balance 0 0

Amount included in Schedule RC-N, items 1 through 7, above 0 0

I do hereby attest that this Disclosure Statement has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct in the best of my knowledge and belief.



Officer's Signature

SUP/COO

Officer's Title

01-24-2019

Date

Form FR Y-6

Lordsburg Financial Corporation

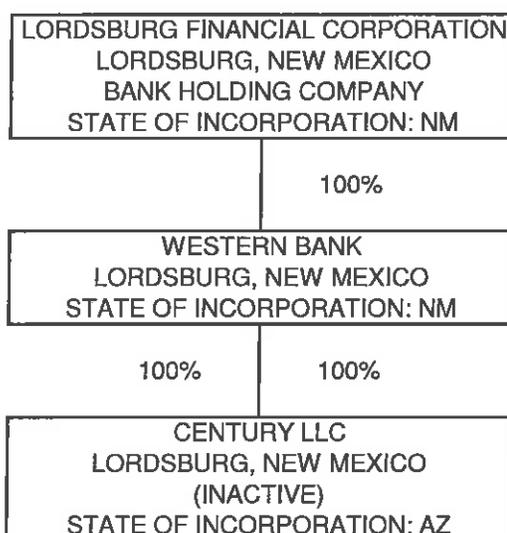
Lordsburg, New Mexico

Fiscal Year Ending December 31, 2018

Report Item:

- 1a The BHC is not required to prepare form 10K with the SEC.
- 1b The BHC does prepare an annual report for its shareholders. Enclosed are two copies of the annual report, as well as comparative statements on the BHC.

2a Organizational Chart



No Entity has an LEI

Results: A list of branches for your depository Institution: WESTERN BANK (ID_RSSD: 723653).
 This depository Institution is held by LORDSBURG FINANCIAL CORPORATION (1417454) of LORDSBURG, NM.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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)	723653	WESTERN BANK	140 E. MOTEL DRIVE	LORDSBURG	NM	88045	HIDALGO	UNITED STATES	Not Required	Not Required	WESTERN BANK	723653	
OK		Full Service	4399346	BISBEE BRANCH	1 MAIN STREET	BISBEE	AZ	85603	COCHISE	UNITED STATES	Not Required	Not Required	WESTERN BANK	723653	
OK		Full Service	4207834	WILLCOX BRANCH	200 WEST REX ALLEN DRIVE	WILLCOX	AZ	85643-1116	COCHISE	UNITED STATES	Not Required	Not Required	WESTERN BANK	723653	
OK		Limited Service	836254	MAIN STREET BRANCH	711 MAIN STREET	LORDSBURG	NM	88045	HIDALGO	UNITED STATES	Not Required	Not Required	WESTERN BANK	723653	
OK		Full Service	3199754	SILVER CITY BRANCH	330 HWY 180 WEST	SILVER CITY	NM	88061	GRANT	UNITED STATES	Not Required	Not Required	WESTERN BANK	723653	

Form FR Y-6
Lordsburg Financial Corporation
Lordsburg, New Mexico
Fiscal Year Ending December 31, 2018

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018			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 12-31-2018		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Western Bank FBO Its for Western Bank ESOP Lordsburg NM Lordsburg, NM	USA	27,672 7.2257% common	N/A		
David Braune Sue Braune Wolfforth, TX	USA	4,650 1.2142% common 15,873 4.1448% common Total Mr. & Mrs. Braune 20,523 5.3590%			
W. LeRoss Jones, TTE for LeRoss Jones Family Trust		16,076 4.1978% common			
Mable S. Jones, TTE for Mable S. Jones Family Trust		5,982 1.5620% common			
Mesa, AZ	USA	Total Mr. & Mrs. Jones 22,058 5.7598%			
Robert C. Jr. & Marie P. Martin, TTEs for the Robert C. Jr. & Marie P. Martin 2001 Revocable Trust		94,887 24.7795% common			
Silver City, NM Robert C. Martin Jr, Trustee for two Irrevocable Trusts:	USA	3,350 0.8748% common			
1. Robert C Martin Jr Ttee for the Irrev Trust of Daniel B. Braune 2. Robert C Martin Jr Ttee for the Irrev Trust of Kendall R. Braune Silver City, NM	USA	Total Robert C Martin Jr 98,247 25.6543%			
M. Everett Stewart and Beulah Stewart, Ites for the Stewart, Everett & Beulah Family Trust		20900 5.3630% common			
Mesa, AZ	USA				
Anna Martin Wright, TTE for the Anna Martin Wright Trust		88,903 23.2144% common			
Amarillo, TX Anna Martin Wright Trustee for two Irrevocable Trusts:	USA	2350 0.6136% common			
1. Anna M Wright Ttee for the Irrev Trust of Henry Pope Wright 2. Anna M Wright Ttee for the Irrev Trust of Stacie D. McGill Amarillo, TX	USA	Total Anna Martin Wright 91,253 23.8280%			

Form FR Y-6

Lordsburg Financial Corporation
Lordsburg, New Mexico
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
Robert C. Martin, Jr. Silver City, NM USA	n/a	Director and President	Advisory Director	n/a	25.6543% includes trustee shares	n/a	n/a
Marie Martin Silver City, NM USA	n/a	n/a	n/a	n/a	24.78%	n/a	n/a
Anna M. Wright Amarillo, TX USA	Retired Teacher	Director and Treasurer	n/a	n/a	23.8280% includes trustee shares	n/a	n/a
* Michael R. Martin Lordsburg, NM USA	n/a	Director and Vice President	Director and Vice Chairperson / CEO Western Bank	n/a	5.3305%	n/a	n/a
Frank R. Chaires Lordsburg, NM USA	n/a	Director and Secretary	Director and Secretary / President Western Bank	Owner Elena Partnership	1.1716%	n/a	Elena Partnership 50%
Stanfird Jones Duncan, AZ USA	n/a	Director	AVP Western Bank	Owner Jones Land & Cattle Inc., Co-manager Jones Farms LLC	0.3841%	n/a	Jones Land & Cattle Inc. 100%, Jones Fams LLC 50%

* Michael R. Martin's percentage of total shares reported include shares owned by his wife Lynda Martin as well as the shares of their children.