

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, John Gertson
 Name of the Holding Company Director and Official
Chairman/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]
 Signature of Holding Company Director and Official
03/01/2019
 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. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018

Month / Day / Year

LEI: N/A

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

Reporter's Name, Street, and Mailing Address

Eagle Lake Bancshares, Inc.

Legal Title of Holding Company

PO Box 247

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

Eagle Lake TX 77434

City State Zip Code

100 Commerce Street, Eagle Lake, Texas 77434

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Leslie Sedlock Secretary

Name Title

979-232-7007

Area Code / Phone Number / Extension

979-234-5596

Area Code / FAX Number

lsedlock@fnbeaglelake.com

E-mail Address

www.fnbeaglelake.com

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

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 ...

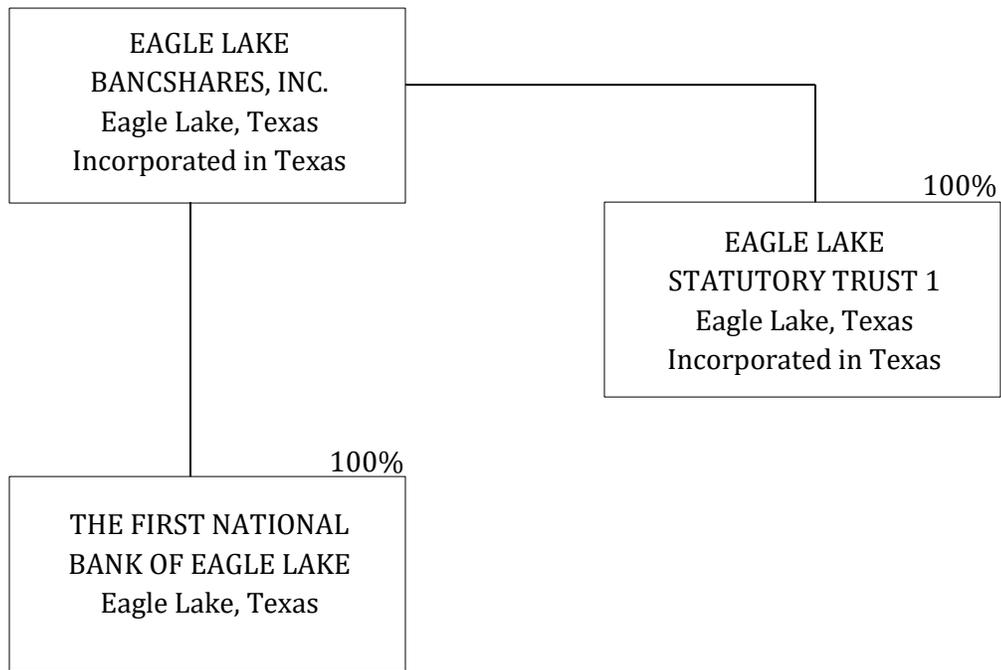
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6

Eagle Lake Bancshares, Inc.
Eagle Lake, Texas
Year End December 31, 2018

1. The BHC has not prepared an annual report for its Shareholders.

2a. Organizational Chart



No LEI is available.

2b. Domestic Branch Listing – See page 4.

Results: A list of branches for your depository institution: [FIRST NATIONAL BANK OF EAGLE LAKE, THE \(ID_RSSD: 651952\)](#).

This depository institution is held by [EAGLE LAKE BANCSHARES, INC. \(2723648\)](#) of [EAGLE LAKE, TX](#).

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)	651952	FIRST NATIONAL BANK OF EAGLE LAKE, THE	100 COMMERCE STREET	EAGLE LAKE	TX	77434	COLORADO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF EAGLE LAKE, THE	651952	
OK		Full Service	2734345	COLUMBUS BRANCH	1001 MILAM STREET	COLUMBUS	TX	78934-2442	COLORADO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF EAGLE LAKE, THE	651952	
OK		Full Service	3504143	EAST BERNARD BRANCH	138 SOUTH DILL STREET	EAST BERNARD	TX	77435	WHARTON	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF EAGLE LAKE, THE	651952	

Form FR Y-6

Eagle Lake Bancshares, Inc.
Eagle Lake, Texas
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 & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(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
Harrison Family Total	USA	2062 Shares - 11.40% Common Stock	NONE		
<i>Subtotals:</i>					
<i>Wm. H. Harrison, Jr. College Station, Texas 77434</i>		<i>1,193 Shares - 6.60%</i>			
<i>Margo Harrison Shares held jointly with husband, Wm. H College Station, Texas 77434</i>		<i>869 Shares - 4.80%</i>			
Robert Allen Lenhart Conroe, Texas 77429	USA	1580 Shares - 8.74% Common Stock			
Hankamer Family Total Houston, Texas 77251	USA	1487 Shares - 8.22% Common Stock			
<i>Subtotals:</i>					
<i>Bettie Harrison Hankamer Houston, Texas 77251</i>		<i>1,114 Shares - 6.16%</i>			
<i>Mr. or Mrs. Earl C. Hankamer III Shares held jointly with wife, Bettie Harrison Hankamer (Houston, Texas 77251)</i>		<i>113 Shares - 0.62%</i>			
<i>Earl C. Hankamer III Shares held by husband of Bettie Harrison Hankamer (Houston, Texas 77251)</i>		<i>260 Shares - 1.44%</i>			
Simmons Family Total Columbus, Texas 78934	USA	1398 Shares - 7.73% Common Stock			
<i>Subtotals:</i>					
<i>Randa H. Simmons (Columbus, Texas 78934)</i>		<i>1,029 Shares - 5.69%</i>			
<i>Jimmy D. or Randa H. Simmons Shares held jointly with wife, Randa H. Simmons (Columbus, Texas 78934)</i>		<i>109 Shares - 0.60%</i>			
<i>Jimmy D. Simmons Shares held by husband of Randa H. Simmons (Columbus, Texas 78934)</i>		<i>260 Shares - 1.44%</i>			
Peter D. Gertson, Jr. or Maryan Gertson Lissie, Texas 77454	USA	1158 Shares - 6.40% Common Stock			
Michael R. Mangum Eagle Lake, Texas 77434	USA	1142 Shares - 6.32% Common Stock			

Form FR Y-6

Eagle Lake Bancshares, Inc.
Eagle Lake, Texas
Fiscal Year Ending December 31, 2018

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities 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)
Wm. H. Harrison Jr. College Station, Texas 77845	Retired Banker	Director - Senior Chairman	Advisory Director - (The First National Bank of Eagle Lake)	N/A	11.40%	None	N/A
Margo H. Harrison College Station, Texas 77845	Homemaker	Principal Securities Holder	N/A	N/A	4.80%	None	N/A
John Gertson Lissie, Texas 77454	Rancher	Director - Chairman President	Director - Chairman (The First National Bank of Eagle Lake)	Partner (Gertson Farms Partnership) Director (Paddy Farms, Inc.) Director (Gertson Farms, Inc.) Director (Lissie Flying Service)	2.79%	None	Paddy Farms, Inc 50%
Steve Balas Eagle Lake, Texas 77434	Farmer/Pharmacist	Director	Director (The First National Bank of Eagle Lake)	Director (Wintermann Foundation) Director (Rice Medical Foundation, Inc.) President (EL Drugstore, Inc.) Director (Garwood Irrigation Co.) Vice Chairman (TX Rice Producers Legislative Group) Chairman/President (TX Rice Producers PAC) Director (TX Rice Producers Assn) Trustee (Thomas Heirs) Director (LCRA)	1.86%	None	EL Drugstore, Inc. 100%

Russell Thomas, DO Eagle Lake, Texas 77434	Physician	Director	Director (The First National Bank of Eagle Lake)	N/A	1.10%	None	N/A
Lesley Carey Eagle Lake, Texas 77434	Construction Safety Manufacturer	Director	Director (The First National Bank of Eagle Lake)	President (Trafco Industries, Inc.) Manager (L&L Land Co, LLC)	3.82%	None	Trafco Industries, Inc. 51% L&L Land Co, LLC 50%
David Webster Eagle Lake, Texas 77434	Air Conditioning Professional	Director	Director (The First National Bank of Eagle Lake)	Owner (EB Air Conditioning)	0.06%	None	EB Air Conditioning 100%
Ronnie Sedgwick Conroe, Texas 77304	Retired Banker	Director	Director (The First National Bank of Eagle Lake)	N/A	0.06%	None	N/A
Tom Kelley Eagle Lake, Texas 77434	Crop Insurance Sales	Director	Director (The First National Bank of Eagle Lake)	Partner (Wiese Crop Insurance) Partner (WieKell Investments LLC) Partner (WieKellcek's Smokehouse & Meat Market) Partner (Kelley Boys Farms) Partner - President (3TK Cattle & Rice Company) Director (Colorado County Farm Bureau) Director/President (Colorado County Groundwater Conservation District) Director/President (Eagle Lake Rice Dryer) Director (Alliance Clean Environment (ACE)) Director/President (HB1437 LCRA Advisory Group Committee)	0.34%	None	Wiese Crop Insurance 50% WieKell Investments LLC 50% WieKellcek's Smokehouse & Meat Market 50% Kelley Boys Farms 50% 3TK Cattle & Rice Company 50%
Phillip Garcia Columbus, Texas 78934	General Construction Contractor	Shareholder	Director (The First National Bank of Eagle Lake)	President (Columbus Little League)	0.06%	None	PMG Custom Homes, Inc. 50% PGMC LLC 100% PRRH LP 67%
Sam Kana Eagle Lake, Texas 77434	Banker	Director Vice President/Treasurer	Director (The First National Bank of Eagle Lake) President/CEO (The First National Bank of Eagle Lake)	N/A	0.06%	None	N/A
Leslie Sedlock Garwood, Texas 77442	Banker	Secretary	Secretary (The First National Bank of Eagle Lake) Executive Officer (The First National Bank of Eagle Lake)	N/A	0.00%	None	N/A