

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, 2019

Month / Day / Year

NO LEI

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

Reporter's Name, Street, and Mailing Address

RAM Security Holdings, Ltd. GP

Legal Title of Holding Company

PO Box 23937

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

Waco	TX	76702
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michelle Hill **CFO**

Name Title

254-640-2405

Area Code / Phone Number / Extension

254-757-0306

Area Code / FAX Number

mhill@finserv.net

E-mail Address

NA

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

I, **Michelle Hill**

Name of the Holding Company Director and Official

President / Director of Security Bancshares, Inc.

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

9/30/19

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."

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.

Security Bancshares, Inc.

Legal Title of Subsidiary Holding Company

800 Washington Ave

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

Waco TX 76701
City State Zip Code

Physical Location (if different from mailing address)

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)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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City State Zip Code

Physical Location (if different from mailing address)

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)

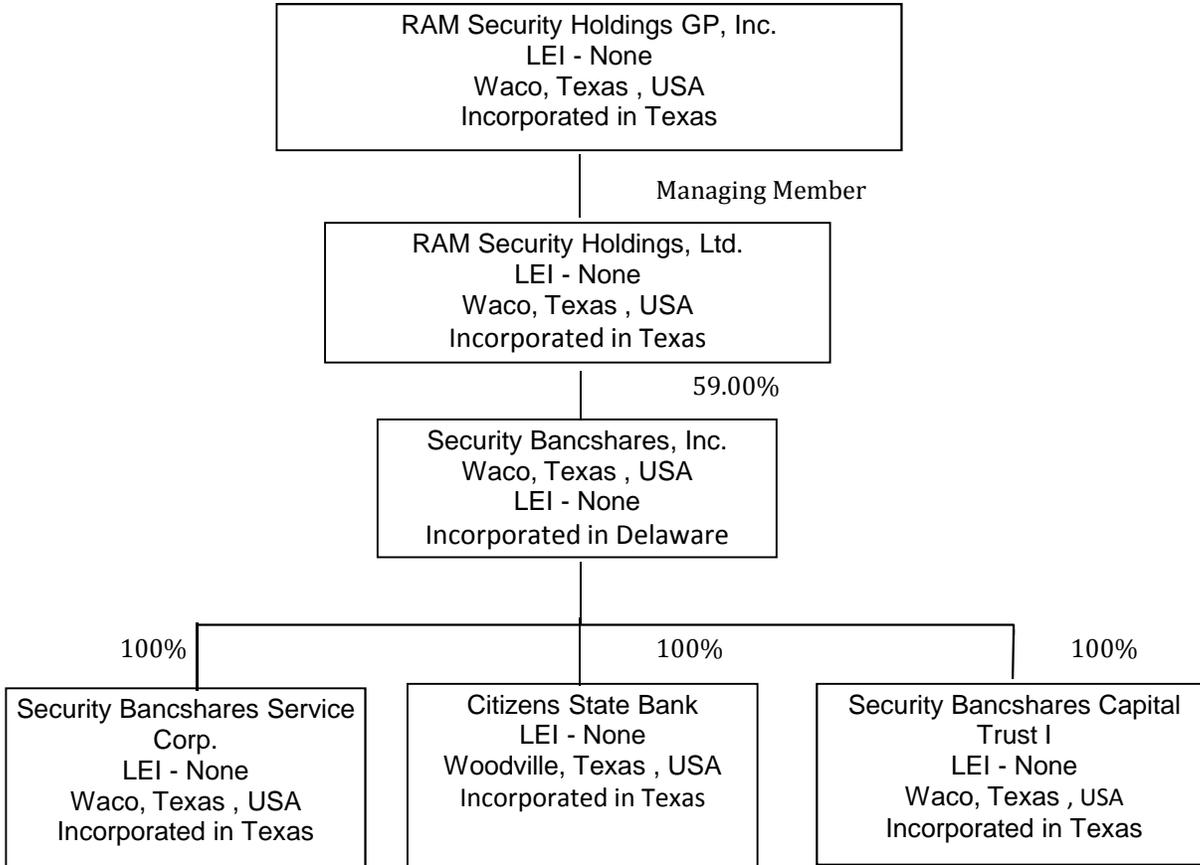
Form FR Y-6
RAM Security Holdings GP, Inc
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 1 (a)(b) & 2 (a)

1: a. RAM Security Holdings GP, Inc, is not required to prepare or file form 10K with the SEC. N/A

1: b. RAM Security Holdings GP, Inc. does not prepare an annual report for its shareholders. N/A

2: a Organization Chart



Form FR Y-6
RAM Security Holdings GP, Inc
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 2 (b) Branches

Results: A list of branches for your depository institution: **CITIZENS STATE BANK (ID_RSSD: 625065)**.
This depository institution is held by **SECURITY BANCSHARES, INC. (1108145) of WACO, 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)	625065	CITIZENS STATE BANK	102 WEST BLUFF STREET	WOODVILLE	TX	75979-5245	TYLER	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	
OK		Full Service	4845807	COLMESNEIL BRANCH	101 US 69	COLMESNEIL	TX	75938	TYLER	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	
OK		Full Service	487759	MARLIN BRANCH	101 LIVE OAK STREET	MARLIN	TX	76661	FALLS	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	
OK		Full Service	2802392	SPURGER BRANCH	12500 FM 92 SOUTH	SPURGER	TX	77660	TYLER	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	
OK		Limited Service	5165043	800 WASHINGTON BRANCH	800 WASHINGTON AVENUE	WACO	TX	76701	MCLENNAN	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	
OK		Full Service	3968754	WARREN BRANCH	11755 HIGHWAY 69 SOUTH	WARREN	TX	77664	TYLER	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	
OK		Limited Service	308966	WOODVILLE MOTOR BANK BRANCH	109 WEST BLUFF STREET	WOODVILLE	TX	75979	TYLER	UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	625065	

Form FR Y-6
RAM Security Holdings GP, Inc
HC
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 3: Security Holders

- 1:** **a.** David W. Mann, Waco, Texas
b. USA
c. 1,000 Shares - 100.00% Common Stock
- 2:** **a.** N/A
b. N/A
c. N/A

Form FR Y-6
RAM Security Holdings GP, Inc
HC
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 4: Directors and Officers

Submitted on the following pages is a chart which provides the required information with regard to each shareholder, director, trustee, partner, executive officer or person exercising similar functions of the corporation.

Included are:

David W. Mann - President and Director

Definition of an executive officer is:

A person who participates or has authority to participate (other than in the capacity of a director) in major policy making functions of the company or bank whether or not:

- 1) The officer has an official title,
- 2) the title designates the officer an assistant, or
- 3) the officer is serving without salary or other compensation.

Form FR Y-6
RAM Security Holdings, Ltd
HC
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 3: Security Holders

- 1:** **a.** RAM Security Holdings GP, Inc, Waco, Texas
b. USA
c. 0.50% General Partner Partnership Interest
- a.** David W. Mann, Waco, Texas
b. USA
c. 0.50% General Partner Partnership Interest
68.50% Limited Partner Partnership Interest
- a.** Mary Hyden Hunter, Canyon Lake, Texas
b. USA
c. 12.50% Limited Partner Partnership Interest
- a.** Jennifer Katherine Mann, Dallas, Texas
b. USA
c. 6.00% Limited Partner Partnership Interest
- a.** Rebecca Joan Mann-Wright , Waco, Texas
b. USA
c. 6.00% Limited Partner Partnership Interest
- a.** David Perry Mann, II, Denver, Colorado
b. USA
c. 6.00% Limited Partner Partnership Interest
- 2:** **a.** N/A
b. N/A
c. N/A

Form FR Y-6
RAM Security Holdings, Ltd
HC
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 4: Directors and Officers

Submitted on the following pages is a chart which provides the required information with regard to each shareholder, director, trustee, partner, executive officer or person exercising similar functions of the corporation.

Included are:

David W. Mann - General Partner

Definition of an executive officer is:

A person who participates or has authority to participate (other than in the capacity of a director) in major policy making functions of the company or bank whether or not:

- 1) The officer has an official title,
- 2) the title designates the officer an assistant, or
- 3) the officer is serving without salary or other compensation.

Form FR Y-6
Security Bancshares, Inc.
HC
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 3: Security Holders

1: **a.** RAM Security Holdings, Ltd., Waco, Texas

b. USA

c. 442,043 Shares 59.00% Common Stock

a. Perrylee Enterprises, Ltd., Woodville, Texas

b. USA

c. 146,800 Shares 19.00% Common Stock

a. Security Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Waco, Texas

b. USA

c. 100,000 Shares 13.00% Common Stock

2: **a.** N/A

b. N/A

c. N/A

Form FR Y-6
Security Bancshares, Inc.
HC
Waco, Texas
Fiscal Year Ending December 31, 2018

Report Item 4: Directors and Officers

Submitted on the following pages is a chart which provides the required information with regard to each shareholder, director, trustee, partner, executive officer or person exercising similar functions of the corporation.

Included are:

Michelle Hill - President, CEO, CFO, Director

Russell Pilgrim - Chairman of the Board, Director

Harold E. Allison, III - Executive Vice President, Director

Hyden Hunter - Director

Richard Sprague - Director

David W. Mann - Director

Definition of an executive officer is:

A person who participates or has authority to participate (other than in the capacity of a director) in major policy making functions of the company or bank whether or not:

- 1) The officer has an official title,
- 2) the title designates the officer an assistant, or
- 3) the officer is serving without salary or other compensation.

Form FR Y-6
RAM Security Holdings GP, Inc.
HC
Waco, Texas
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 (no address numbers or SS numbers) of all executive officers and directors and Partners and Trustees any % of ownership and all Shareholders 10% or more		Principal occupation if other than with holding company	Title & position with holding company	Title & Position with direct or indirect subsidiaries of holding company (include names of subsidiaries)	Title & position with other businesses (include names of other businesses)	Percentage of voting securities in holding co. (10% or more)	Percentage of voting securities in subsidiaries (10% or more) 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)
Name	City State Country	Principle Occupation	Title	Subs with Title	Other Business	Percentage	Subs	Entity & Percentage
David W. Mann	Waco, Texas, USA	NA	President, Director	RAM Security Holdings, Ltd., General Partner, Limited Partner; Security Bancshares, Inc., Director	First Financial Corporation, Chairman of the Board, President Director; First Advisory Services, Inc., Chairman of the Board, President Director; First Preference Mortgage Corp., Chairman of the Board, President, Director; First Financial Information Services, Inc., Chariman of the Board, President, Director; The Robert Allen Mann Foundation, Chariman of the Board, President, Director; Shelter Resources, Chariman of the Board, President, Director; First Preference Properties, Inc. Chariman of the Board, President, Director; Security Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Trustee; FFC Venture, Inc. President, Secretary, Director; Barclay, Inc. President, Treasurer, Director; O'Campo Enterprises, Inc., President, Director; RAM Investors, Inc., President Director; MCRLT Group, Ltd. General Partner, Limited Partner; First Financial Holdings, Ltd. General Partner, Limited Partner; JPM Investments, Ltd. General Partner, Limited Partner; First Key Holding, Inc. President, Director; Bluebonnet Enterprises, Inc., Chairman of the Board, President, Director; Bluebonnet Investments, Orchid Assets, LLC, Managing Member, Wright Idea Properties, LLLC, Managing Member, Plantation Beach Water Sports, Ltd., Investor; Tyler County Industrial Corp. Shareholder, FFC Holdings, Ltd., President, Director, David W. Mann 1990 Trust; Beneficiary	100%	RAM Security Holdings, Ltd. 59.89%	RAM Investors, Inc. 100%; FFC Venture 100%; First Key Holdings 100%, Barclay 100%; MCRLT Group, Ltd. 50% GP

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RAM Security Holdings , Ltd.
HC
Waco, Texas
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 (no address numbers or SS numbers) of all executive officers and directors and Partners and Trustees any % of ownership and all Shareholders 10% or more	Principal occupation if other than with holding company	Title & position with holding company	Title & Position with direct or indirect subsidiaries of holding company (include names of subsidiaries)	Title & position with other businesses (include names of other businesses)	Percentage of voting securities in holding co. (10% or more)	Percentage of voting securities in subsidiaries (10% or more) 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)	
Name	City State Country	Principle Occupation	Title	Subs with Title	Other Business	Percentage	Subs	Entity & Percentage
David W. Mann	Waco, Texas, USA	NA	General Partner, Limited Partner	Security Bancshares, Inc., Director	First Financial Corporation, Chairman of the Board, President Director;First Advisory Services, Inc., Chairman of the Board, President Director;First Preference Mortgage Corp., Chairman of the Board, President, Director;First Financial Information Services, Inc., Chariman of the Board, President, Director; The Robert Allen Mann Foundation, Chariman of the Board, President, Director;Shelter Resources, Chariman of the Board, President, Director;First Preference Properties, Inc. Chariman of the Board, President, Director; Security Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Trustee;FFC Venture, Inc. President, Secretary, Director; Barclay, Inc. President, Treasurer, Director;O'Campo Enterprises, Inc., President, Director;RAM Investors, Inc., President Director; MCRLT Group, Ltd. General Partner, Limited Partner; First Financial Holdings,Ltd. General Partner, Limited Partner;JRPM Investments, Ltd. General Partner, Limited Partner;First Key Holding, Inc. President, Director;Bluebonnet Enterprises, Inc., Chairman of the Board, President, Director;Bluebonnet Investments, Orchid Assets, LLC, Managing Member, Wright Idea Properties,LLC, Managing Member, Plantation Beach Water Sports, Ltd.,Investor; Tyler County Industrial Corp. Shareholder,FFC Holdings, Ltd., President, Director, David W. Mann 1990 Trust; Beneficiary	68.50% LP 0.50% GP	NA	RAM Investors, Inc. 100% ; FFC Venture 100%; First Key Holdings 100%, Barclay 100%; MCRLT Group, Ltd. 50% GP
Mary Hyden Hunter	Canyon Lake, Texas, USA	accounting	Limited Partner	NA	NA	12.50%	NA	NA
Jennifer Katherine Mann	Dallas, Texas, USA	NA	Limited Partner	NA	MCRLT Group, Ltd. Limited Partner; JRPM Investments, Ltd. Limited Partner; Orchid Assets, LLC, Member	6.00%	NA	NA
Rebecca Joan Mann Wright	Waco, Texas, USA	NA	Limited Partner	Citizens State Bank, Asst.Vice President	MCRLT Group, Ltd. Limited Partner; JRPM Investments, Ltd. Limited Partner; Wright Idea Properties,LLC, Member	6.00%	NA	NA
David Perry Mann, III	Denver, Colorado, USA	NA	Limited Partner	NA	MCRLT Group, Ltd. Limited Partner; JRPM Investments, Ltd. Limited Partner	6.00%	NA	NA

Form FR Y-6
Security Bancshares, Inc.
HC
Waco, Texas
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 (no address numbers or SS numbers) of all executive officers and directors and Partners and Trustees any % of ownership and all Shareholders 10% or more	Principal occupation if other than with holding company	Title & position with holding company	Title & Position with direct or indirect subsidiaries of holding company (include names of subsidiaries)	Title & position with other businesses (include names of other businesses)	Percentage of voting securities in holding co. All ownership % required	Percentage of voting securities in subsidiaries (10% or more) 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)	
Name	City State Country	Principle Occupation	Title	Subs with Title	Other Business	Percentage	Subs	Entity & Percentage
David W. Mann	Waco, Texas, USA	NA	Director		First Financial Corporation, Chairman of the Board, President Director; First Advisory Services, Inc., Chairman of the Board, President Director; First Preference Mortgage Corp., Chairman of the Board, President, Director; First Financial Information Services, Inc., Chariman of the Board, President, Director; The Robert Allen Mann Foundation, Chariman of the Board, President, Director; Shelter Resources, Chariman of the Board, President, Director; First Preference Properties, Inc. Chariman of the Board, President, Director; Security Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Trustee; FFC Venture, Inc. President, Secretary, Director; Barclay, Inc. President, Treasurer, Director; O'Campo Enterprises, Inc., President, Director; RAM Investors, Inc., President Director; MCRLT Group, Ltd. General Partner, Limited Partner; First Financial Holdings, Ltd. General Partner, Limited Partner; JRP Investments, Ltd. General Partner, Limited Partner; First Key Holding, Inc. President, Director; Bluebonnet Enterprises, Inc., Chairman of the Board, President, Director; Bluebonnet Investments, Orchid Assets, LLC, Managing Member, Wright Idea Properties, LLLC, Managing Member, Plantation Beach Water Sports, Ltd., Investor; Tyler County Industrial Corp. Shareholder, FFC Holdings, Ltd., President, Director, David W. Mann 1990 Trust; Beneficiary	0.00%	NA	RAM Investors, Inc. 100%; FFC Venture 100%; First Key Holdings 100%, Barclay 100%; MCRLT Group, Ltd. 50% GP
Harold E. Allison, III	Woodville, Texas, USA	President & CEO - Citizens State Bank	Director, EVP	Citizens State Bank Director	Tyler County Abstract and Title Co., Owner; Security Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Trustee; MGM Family Limited Partnership, President; MG martindale Management, LLD, President; Allison 4G Enterprises, LLC, Managing Member Allison 4G Enterprises, LLC; HIA 2014 Trust;	0.61%	NA	NA
Mary Hyden Hunter	Canyon Lake, Texas, USA	accounting	Director	NA	RAM Security Holdings, Ltd., Limited Partner	0.09%	NA	NA
Richard W. Sprague	Waco, Texas, USA	NA	Director	Citizens State Bank Director	NA	0.11%	NA	NA
Russell Pilgrim	Woodville, Texas, USA	insurance	Director	Citizens State Bank Director	Pilgrim Insurance Agency, Owner	0.41%	NA	NA
Michelle Hill	Dallas, Texas USA	CFO - Citizens State Bank	President CEO CFO	Citizens State Bank CFO & Director; Security Bancshares Service Corp., President and Director	Security Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Trustee; First Financial Political Action Committee, Secretary; The Citizens State Bank of Woodville Political Action Committee, Secretary	0.01%	NA	NA
RAM Security Holdings, Ltd	Waco, Texas, USA	NA	NA	NA	NA	59.89%	NA	NA
Perrylee Enterprises, Ltd.	Woodville, Texas, USA	NA	NA	NA	NA	19.89%	NA	NA
Security Bancshares, Inc. 401(k) Employee Stock Option Plan	Waco, Texas, USA	NA	NA	NA	NA	13.55%	NA	NA