FR Y-6 Annual Report of Bank Holding Companies

Prepared for:
CSB FINANCIAL CORPORATION, INC.

P.O. Box 305
MILES, TEXAS  76861

December 31, 2018

Hamby & Hengeli LLC
2909 Sherwood Way, Suite 204
San Angelo, Texas 76901-3558
(325) 949-2567
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), 562, 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.

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 officer 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, WILLIAM DEAN FEATHERS

Director/President/Secretary

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 certification, that the information is true and correct to the best of my knowledge and belief.

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 officer 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, WILLIAM DEAN FEATHERS

Name of the Holding Company Director and Official

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

N/A

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

Reporter’s Name, Street, and Mailing Address

CSB FINANCIAL CORPORATION, INC.

Legal Title of Holding Company

PO BOX 305

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

MILES TX 76861

City State Zip Code

111 SOUTH ROBINSON, MILES, TX 76861

Physical Location (if different from mailing address)

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

Person to whom questions about this report should be directed:

ROBERT L HAMBY

Name

CPA

Title

325 949-2567

Area Code / Phone Number / Extension

325 949-2567

Area Code / FAX Number

ROBERT@HAMBYHENGELI.COM

E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

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 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 format 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.

03/2019
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)

<table>
<thead>
<tr>
<th>Physical Location (if different from mailing address)</th>
</tr>
</thead>
</table>

12/2012
Report Item

No entity has a LEI number.

1 : a The BHC is not required to submit Form 10K with the SEC.

1 : b The BHC does not prepare an annual report for its shareholders.

2 : Organizational Chart:

CSB Financial Corporation, Inc.
Miles, Texas
Incorporated in Texas

Citizens State Bank
Miles, Texas
Incorporated in Texas
Ownership: 5,000 shares (100%) of the outstanding common stock

2 : b Domestic branch listing provided to the Federal Reserve.
Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address</th>
<th>(1)(b) Country of Citizenship</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles Ehrig</td>
<td>USA</td>
<td>260 shares--5.20% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Eugene A. Kasberg, Jr. Miles, TX</td>
<td>USA</td>
<td>355 shares--7.10% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Billie Smithwick</td>
<td>USA</td>
<td>660 shares--13.20% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Lori Smithwick 2013 Trust Billie Smithwick, Trustee San Angelo, TX</td>
<td>USA</td>
<td>431 shares--8.60% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Kyle Smithwick</td>
<td>USA</td>
<td>760 shares--15.20% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Gary Stokes San Angelo, TX</td>
<td>USA</td>
<td>924 shares--18.48% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

Smithwick family interests included in box
<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation</th>
<th>(3)(a) Title &amp; Position with BHC</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Securities in BHC</th>
<th>(4)(b) Percentage of Voting Securities in Subsidiaries</th>
<th>(4)(c) Names of other companies 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Dean Feathers</td>
<td>Banker</td>
<td>Director/Secretary</td>
<td>Director President &amp; CEO Citizens State Bank N/A 4.08% None</td>
<td>None</td>
<td>none</td>
<td>none</td>
<td>none</td>
</tr>
<tr>
<td>San Angelo, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kendal Granzin</td>
<td>Business Owner</td>
<td>Director</td>
<td>Director Citizens State Bank Owner Ideal Food Store 0.60% None</td>
<td>None</td>
<td>100% Ideal Food Store</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miles, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kyle Smithwick</td>
<td>Farmer/Rancher</td>
<td>Director</td>
<td>Director Citizens State Bank Partner Smithwick Farms Partner Schneider District 15.20% None</td>
<td>None</td>
<td>50% Smithwick Farms 50% Schneider District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miles, Texas</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billie Smithwick</td>
<td>Business Owner</td>
<td>Director</td>
<td>Director Citizens State Bank Partner Smithwick Farms Partner Schneider District 21.80% None</td>
<td>None</td>
<td>50% Smithwick Farms 50% Schneider District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miles, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William J. Schwertner</td>
<td>Farmer</td>
<td>Director Vice Chairman</td>
<td>Director Citizens State Bank N/A 2.60% None</td>
<td>None</td>
<td>none</td>
<td>none</td>
<td>none</td>
</tr>
<tr>
<td>Miles, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gary Stokes</td>
<td>Businessman</td>
<td>Director Chairman</td>
<td>Director Citizens State Bank Owner PAK Quality Foods 18.48% None</td>
<td>None</td>
<td>100% PAK Quality Foods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Angelo, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: CITIZENS STATE BANK (ID_RSSD: 296755).
This depository institution is held by CSB FINANCIAL CORPORATION (3647572) of MILES, TX.
The data are as of 12/31/2018. Data reflects information that was received and processed through 03/18/2019.

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.

<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 UNINUM*</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>12/31/2018</td>
<td>Full Service (Head Office)</td>
<td>296755</td>
<td>CITIZENS STATE BANK</td>
<td>111 SOUTH ROBINSON STREET</td>
<td>MILES</td>
<td>TX</td>
<td>76861</td>
<td>RUNNELS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS STATE BANK</td>
<td>296755</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>12/31/2018</td>
<td>Full Service</td>
<td>3636437</td>
<td>SAN ANGELO BRANCH</td>
<td>329 WEST HARRIS AVENUE</td>
<td>SAN ANGELO</td>
<td>TX</td>
<td>76903</td>
<td>TOM GREEN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS STATE BANK</td>
<td>296755</td>
<td></td>
</tr>
</tbody>
</table>