

**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, Monte R. Hulse

Name of the Holding Company Director and Official  
 Trustee

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

Date of Signature

*Monte R. Hulse*  
 3-19-19

**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

The 2013 Monte Hulse Family Irrevocable Trust I

Legal Title of Holding Company

PO Box 2662

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

Waco TX 76702  
 City State Zip Code

1835 N. Valley Mills Dr., Waco, TX 76710

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Evan Hankins Vice President

Name Title

254-761-6193

Area Code / Phone Number / Extension

254-772-1872

Area Code / FAX Number

ehankins@fnbct.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 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.

FCT Bancshares, Inc.

Legal Title of Subsidiary Holding Company

PO Box 2662

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

Waco TX 76702

City State Zip Code

1835 N. Valley Mills Dr. Waco, TX 76710

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

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

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

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)

**Results: A list of branches for your holding company:** 2013 MONTE HULSE FAMILY IRREVOCABLE TRUST I, THE (8577984) of WACO, TX. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/05/2015.

**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)	369659	FIRST NATIONAL BANK OF CENTRAL TEXAS	1835 NORTH VALLEY MILLS DRIVE	WACO	TX	76710-2662	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF CENTRAL TEXAS	369659	
OK		Full Service	2014908	HILLSBORO BRANCH	300 EAST ELM STREET	HILLSBORO	TX	76645	HILL	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF CENTRAL TEXAS	369659	
OK		Full Service	3511954	MART BRANCH	501 EAST TEXAS AVENUE	MART	TX	76664	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF CENTRAL TEXAS	369659	
OK		Full Service	3275954	CHINA SPRING BRANCH	10332 CHINA SPRING ROAD	WACO	TX	76708	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF CENTRAL TEXAS	369659	
OK		Full Service	3910511	WOODWAY BRANCH	7500 WEST WOODWAY DRIVE	WACO	TX	76712	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF CENTRAL TEXAS	369659	

**Report Item 3: FR-Y-6**  
**Monte R. Hulse Family Irrevocable Trust I**  
**Shareholders**  
**December 31, 2018**

<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>
<b>Name</b>	<b>Address</b>	<b>Citizen</b>	<b>Shares</b>	<b>% Ownership</b>
2013 Monte Hulse Family Irrevocable Trust Monte R. Hulse, Trustee	Waco, TX	USA	2168.2	25.56

**Report Item 3 (2): FR-Y-6**  
**The 2013 Monte Hulse Irrevocable Trust I**  
**Shareholders**  
**December 31, 2018**

N/A

**Report Item 3: FR-Y-6  
FCT Bancshares, Inc.  
Shareholders  
December 31, 2018**

<b>1 Name</b>	<b>1 Address</b>	<b>2 Citizen</b>	<b>3 Shares</b>	<b>3 % Ownership</b>
2013 Monte Hulse Family Irrevocable Trust Monte R. Hulse, Trustee	Waco, TX	USA	2168.2	25.56
John W. Erwin	Waco, TX	USA	595	7.01
Jim L. and Julie C. Turner	Dallas, TX	USA	500	5.87

**Report Item 3 (2)  
FCT Bancshares, Inc**

N/A

**Report Item 4: FR-Y-6**  
**Monte R. Hulse Family Irrevocable Trust I**  
**Directors and Officers**  
**December 31, 2018**

1 Name	1 Address	2 Occupation	3A Title	3B	3C	4A % Ownership	4B % Ownership	4C % Ownership
The 2013 Monte R. Hulse Irrevocable Trust Monte R. Hulse, Trustee	Waco, TX	N/A	Trustee	President FCT Bancshares	N/A	25.56	N/A	N/A

**Report Item 4: FR-Y-6  
FCT Bancshares, Inc.  
Directors and Officers  
December 31, 2018**

1 Name	1 Address	2 Occupation	3 Title	The First National Bank of Central Texas		
				4A % Ownership	4B % Ownership	4C % Ownership
The 2013 Monte R. Hulse Family Irrevocable Trust I Monte R. Hulse, Trustee	Waco, TX	N/A		25	0	0
John W. Erwin General Contractor	Waco, TX	General Contractor FCT Bancshares, Inc. First National Bank of Central Texas John W. Erwin Gen Contr Inc. E&C Equipment	Director Director President Partner	7	0	100 50
Jim L. and Julie C. Turner Investor	Dallas, TX	Executive-JLT Beverages FCT Bancshares, Inc. First National Bank of Central Texas JLT Beverages TCT Holdings, Inc	Director Director CEO/Pres President	5	0	0 100 51
Dr. W. Scott Livesay Physician	Waco, TX	Physician FCT Bancshares, Inc. First National Bank of Central Texas Waco OB-GYN Associates The Hardcore Partnership	Director Director Partner Partner	2	0	25 33.33
Randall W. Crawford Bank President	Waco, TX	FCT Bancshares, Inc. First National Bank of Central Texas	VP Pres/CFO/Dir	1	0	0

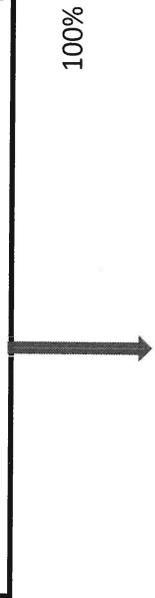
The 2013 Monte Hulse Family Irrevocable Trust I

Organizational Chart

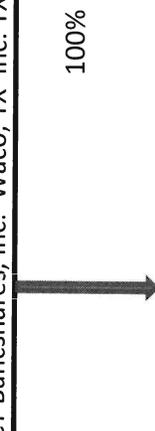
The 2013 Monte Hulse Family Irrevocable Trust I Waco, TX Inc. Waco, TX



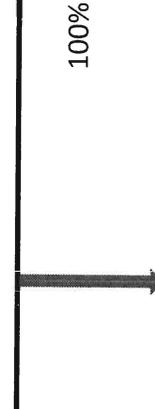
FCT Bancshares, Inc. Waco, TX Inc. TX



First National Bank of Central Texas  
Waco, TX  
Inc. TX



FCT Capital Trust II  
Waco, TX  
Inc. TX



FCT Statutory Trust III  
Waco, TX  
Inc. TX

None of these entities have a legal entity identifier