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.

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, James G. Hodges
Name of the Holding Company Director and Official

Sec/Treas
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
02/13/2020

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, 2019

Month / Day / Year

N/A

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

Report's Name, Street, and Mailing Address

First Granbury Bancorporation

Legal Title of Holding Company

PO Box 400

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

Granbury

City

TX

State

76048

Zip Code

Physical Location (if different from mailing address)

101 East Bridge Granbury,Tx 76048

Person to whom questions about this report should be directed:

James G. Hodges
Name

Sec/Treas
Title

817-573-2655
Area Code / Phone Number / Extension

817-578-2515
Area Code / FAX Number

jhodges@fnbgranbury.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? 

☐ No

☐ 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.

12/2019
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>
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</tr>
<tr>
<td>City</td>
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</tbody>
</table>

Physical Location (if different from mailing address)

<table>
<thead>
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<td>Zip Code</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)

12/2012
# FIRST NATIONAL BANK

## 2019 Performance Analysis

<table>
<thead>
<tr>
<th>Analysis</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Profitability</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return on Avg. Equity</td>
<td>9.53%</td>
<td>10.86%</td>
</tr>
<tr>
<td>Return on Avg. Assets</td>
<td>1.05%</td>
<td>1.24%</td>
</tr>
<tr>
<td>Net Int Income/Avg. Assets</td>
<td>3.50%</td>
<td>3.40%</td>
</tr>
<tr>
<td>Overhead Expense/Avg. Assets</td>
<td>2.69%</td>
<td>2.69%</td>
</tr>
<tr>
<td><strong>Asset Quality</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Loss Reserve/ Total Loans</td>
<td>1.16%</td>
<td>1.21%</td>
</tr>
<tr>
<td>Net Charge Offs/Avg. Loans</td>
<td>.05%</td>
<td>.15%</td>
</tr>
<tr>
<td><strong>Liquidity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100M + Time Dep/Total Deposits</td>
<td>10.54%</td>
<td>9.79%</td>
</tr>
<tr>
<td><strong>Capital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Capital/ Assets</td>
<td>11.49%</td>
<td>12.47%</td>
</tr>
</tbody>
</table>

Explanation: ROE is the return on the shareholders’ investment in the bank while ROA is the return on all of the assets of the bank. Overhead expense includes salaries and benefits, occupancy expense and other operating expense. Loan Loss reserves is the account against which uncollectible loans are charged. Net Charge offs are an indication of past loan quality. Capital Ratios indicate the degree of capital a bank has to deal with earnings problems.
# BALANCE SHEET

**FIRST NATIONAL BANK OF GRANBURY**  
( IN THOUSANDS OF DOLLARS)

<table>
<thead>
<tr>
<th>RESOURCES</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASH AND DUE FROM BANKS</td>
<td>$26,240</td>
<td>$30,738</td>
</tr>
<tr>
<td>U.S. TREASURY SECURITIES</td>
<td>$0</td>
<td>$4,999</td>
</tr>
<tr>
<td>U.S. AGENCY OBLIGATIONS</td>
<td>$82,715</td>
<td>$111,622</td>
</tr>
<tr>
<td>OBLIGATIONS OF STATES AND PSD</td>
<td>$145,874</td>
<td>$105,469</td>
</tr>
<tr>
<td>OTHER BONDS, NOTES AND DEBENTURES</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>FEDERAL RESERVE STOCK AND OTHER STOCK</td>
<td>$4,924</td>
<td>$4,594</td>
</tr>
<tr>
<td>FEDERAL FUNDS SOLD</td>
<td>$30,810</td>
<td>$7,352</td>
</tr>
<tr>
<td>A. LOANS, TOTAL</td>
<td>$330,424</td>
<td>$324,132</td>
</tr>
<tr>
<td>B. LESS: RESERVES</td>
<td>($3,991)</td>
<td>($3,764)</td>
</tr>
<tr>
<td>C. LOANS, NET</td>
<td>$326,432</td>
<td>$320,368</td>
</tr>
<tr>
<td>BANK PREMISES, FURNITURE AND FIXTURES</td>
<td>$8,203</td>
<td>$8,605</td>
</tr>
<tr>
<td>OTHER REAL ESTATE OWNED</td>
<td>$309</td>
<td>$385</td>
</tr>
<tr>
<td>OTHER ASSETS</td>
<td>$3,878</td>
<td>$3,264</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$629,386</strong></td>
<td><strong>$597,396</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL DEPOSITS</td>
<td>$552,825</td>
<td>$531,879</td>
</tr>
<tr>
<td>A. TOTAL DEMAND DEPOSITS</td>
<td>$165,532</td>
<td>$165,326</td>
</tr>
<tr>
<td>B. TOTAL TIME AND SAVINGS DEPOSITS</td>
<td>$386,293</td>
<td>$366,553</td>
</tr>
<tr>
<td>FEDERAL FUNDS PURCHASED</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>LIABILITIES FOR BORROWED MONEY</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>OTHER LIABILITIES</td>
<td>$2,037</td>
<td>$682</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$554,862</strong></td>
<td><strong>$532,561</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EQUITY CAPITAL ACCOUNTS</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREFERRED STOCK</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. NUMBER OF SHARES OUTSTANDING</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>COMMON STOCK</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. NUMBER SHARES OUTSTANDING (5500)</td>
<td>$550</td>
<td>$550</td>
</tr>
<tr>
<td>SURPLUS</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>UNDIVIDED PROFITS</td>
<td>$71,355</td>
<td>$65,441</td>
</tr>
<tr>
<td>NET UNREALIZED GAINS (LOSSES) ON AFS SECURITIES</td>
<td>$1,819</td>
<td>$(1,956)</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY CAPITAL</strong></td>
<td><strong>$74,524</strong></td>
<td><strong>$64,835</strong></td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES AND EQUITY CAPITAL**  

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$629,386</strong></td>
<td><strong>$597,396</strong></td>
</tr>
</tbody>
</table>
# FIRST NATIONAL BANK OF GRANBURY
## STATEMENT OF EARNINGS
### (IN THOUSANDS OF DOLLARS)

<table>
<thead>
<tr>
<th>DECEMBER 31,</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. OPERATING INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. INTEREST AND FEES ON LOANS</td>
<td>$20,570</td>
<td>$18,721</td>
</tr>
<tr>
<td>B. INTEREST ON BALANCES WITH BANKS</td>
<td>$73</td>
<td>$38</td>
</tr>
<tr>
<td>C. INCOME ON FED FUNDS SOLD</td>
<td>$798</td>
<td>$582</td>
</tr>
<tr>
<td>D. INTEREST ON US TREAS SECURITIES</td>
<td>$80</td>
<td>$89</td>
</tr>
<tr>
<td>E. INTEREST ON OBLIGATION OF US AGENCIES</td>
<td>$2,033</td>
<td>$2,044</td>
</tr>
<tr>
<td>F. INTEREST ON OBLIGATIONS OF STATES AND PSD</td>
<td>$2,187</td>
<td>$1,894</td>
</tr>
<tr>
<td>G. INTEREST ON OTHER BONDS</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>H. DIVIDENDS ON STOCK</td>
<td>$294</td>
<td>$102</td>
</tr>
<tr>
<td>I. INCOME FROM LEASE FINANCING</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>J. INCOME FROM FIDUCIARY ACTIVITIES</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>K. SERVICE CHARGES ON DEPOSIT ACCOUNTS</td>
<td>$970</td>
<td>$968</td>
</tr>
<tr>
<td>L. OTHER SERVICE CHARGES, COMMISSIONS, FEES</td>
<td>$1,960</td>
<td>$1,531</td>
</tr>
<tr>
<td>M. OTHER INCOME</td>
<td>$117</td>
<td>$113</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING INCOME</strong></td>
<td>$29,082</td>
<td>$26,082</td>
</tr>
</tbody>
</table>

| **2. OPERATING EXPENSE** |         |         |
| A. SALARIES AND EMPLOYEE BENEFITS | $10,680 | $10,239 |
| B. INTEREST ON CERTIFICATES OF DEPOSIT OF 100M + | $972    | $749    |
| C. INTEREST ON DEPOSITS IN FOREIGN OFFICES | $0      | $0      |
| D. INTEREST ON OTHER DEPOSITS       | $2,068  | $1,203  |
| E. EXPENSE OF FED FUNDS PURCHASED   | $0      | $0      |
| F. INTEREST ON BORROWED MONEY       | $0      | $0      |
| G. INTEREST ON SUBORDINATED DEBENTURES | $0   | $0      |
| H. OCCUPANCY EXPENSE, NET          | $1,251  | $1,275  |
| J. PROVISION FOR LOAN LOSSES       | $725    | $650    |
| L. OTHER EXPENSES                  | $4,704  | $4,566  |
| **TOTAL OPERATING EXPENSES**       | $20,400 | $18,682 |

| **3. INCOME BEFORE TAXES AND SECURITIES GAINS/LOSSES** | $8,682   | $7,400   |
| **4. APPLICABLE INCOME TAXES** | $1,591   | $1,145   |
| **5. INCOME BEFORE SECURITIES GAINS/LOSSES** | $7,091   | $6,255   |
| **6. SECURITIES GAINS AND LOSSES** | $581     | $0       |
| APPLICABLE INCOME TAXES            | $0      | $0       |
| SECURITIES GAINS AND LOSSES, NET   | $581    | $0       |
| **7. INCOME BEFORE EXTRAORDINARY ITEMS** | $7,672  | $6,255  |
| **8. EXTRAORDINARY ITEMS**         | $0      | $0       |
| **9. NET INCOME**                  | $7,672  | $6,255   |

**EARNINGS PER COMMON SHARE:**

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,395</td>
<td>$1,137</td>
</tr>
</tbody>
</table>
## Changes in Equity Capital

<table>
<thead>
<tr>
<th>Description</th>
<th>Preferred Stock</th>
<th>Common Stock</th>
<th>Surplus</th>
<th>Undivided Profits</th>
<th>Unrealized Gain/(Loss)</th>
<th>AFS Sec</th>
<th>Total Equity Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance, Beginning of Period</td>
<td>$0</td>
<td>$550</td>
<td>$800</td>
<td>$65,441</td>
<td>($1,956)</td>
<td></td>
<td>$64,835</td>
</tr>
<tr>
<td>2. Net Income</td>
<td></td>
<td></td>
<td></td>
<td>$7,572</td>
<td>$0</td>
<td></td>
<td>$7,572</td>
</tr>
<tr>
<td>3. Sale, Conversion, Acquisition or Retirement of Capital</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>4. Changes Incident to Mergers and Absorptions</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>5. Cash Dividends Declared on Common Stock</td>
<td></td>
<td></td>
<td></td>
<td>($1,758)</td>
<td>$0</td>
<td></td>
<td>($1,758)</td>
</tr>
<tr>
<td>6. Cash Dividends Declared on Preferred Stock</td>
<td></td>
<td></td>
<td></td>
<td>$0</td>
<td>$0</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>7. Stock Dividends Issued</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>8. Change in Net Unrealized Gain (Loss) on AFS Securities</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$3,776</td>
<td></td>
<td>$3,776</td>
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<tr>
<td>9. Balance, End of Period</td>
<td>$0</td>
<td>$550</td>
<td>$800</td>
<td>$71,355</td>
<td>$1,320</td>
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<td>$74,525</td>
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## Reserves for Loan Losses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>1. Balance, Beginning of Period</td>
<td>$3,764</td>
</tr>
<tr>
<td>2. Recoveries</td>
<td>$84</td>
</tr>
<tr>
<td>3. Adjustments</td>
<td>$-</td>
</tr>
<tr>
<td>4. Provision</td>
<td>$725</td>
</tr>
<tr>
<td>5. Losses Charged to Reserve</td>
<td>$(582)</td>
</tr>
<tr>
<td>6. Balance, End of Period</td>
<td>$3,991</td>
</tr>
</tbody>
</table>
Report Item 2a: Organization chart.

First Granbury Bancorporation
Granbury TX
Incorporated in Texas
100% owner of FNB Granbury

The First National Bank of Granbury
Granbury TX
Incorporated in Texas

No LEI is available for either entity
<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch Id</th>
<th>OFFICE*</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>SSN</th>
<th>UNICOMP</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>SSN*</th>
<th>Comments</th>
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<tbody>
<tr>
<td>2013-03-25</td>
<td>2013-03-25</td>
<td>Full Service</td>
<td>5128911</td>
<td>3033</td>
<td>NOIUN RIVER ROAD BRANCH</td>
<td>1720 N NOIUN RIVER RD</td>
<td>CLEBURNE</td>
<td>TX</td>
<td>76233</td>
<td>JOHNSON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF GRANBURY, THE</td>
<td>229952</td>
<td>229952</td>
<td>229952</td>
<td></td>
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<tr>
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<td>2013-03-25</td>
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First Granbury Bancorporation
FR Y-6 Report Item 3(2)
Shareholders owning 5% or more during the fiscal year

N/A