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. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(c)(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 official 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 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

President and Director

Name of the Holding Company Director and Official

Ken Finley

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 the 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 containing that individual.

Signature of Holding Company Director and Official

02/13/2020

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 Signature

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.

Physical Location (if different from mailing address)

100 East Pecan, Johnson City, TX

Person to whom questions about this report should be directed:

Ken L Keenum

C.P.A.

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

KLK@KenKeenumCPA.com

Area Code / FAX Number

817-332-2577

02/13/2020
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Item 1a:  Form 10-K  None

Item 1b:  Annual Report to Shareholders  None

Item 2:  Organization Chart

Item 2b:  Domestic Branch Listing

Item 3(1):  Securities Holders at end of fiscal year

Item 3(2):  Securities Holders of 5% or more during year not listed in Item 3(1)

Item 4:  Insiders
Item 2: Organization Chart

```
Pedernales Investment Corporation  
LEI: None  
Johnson City, Texas USA  
(Texas Corporation)  

100% Ownership  

Johnson City Bank  
LEI: None  
Johnson City, Texas USA  
(Texas State Bank)  
```
Results: A list of branches for your depository institution: JOHNSON CITY BANK (ID_RSSD: 977652).
This depository institution is held by PEDERNALES INVESTMENT CORPORATION (1105630) of JOHNSON CITY, TX.
The data are as of 12/31/2019. Data reflects information that was received and processed through 01/07/2020.

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></td>
<td>Full Service (Head Office)</td>
<td>977652</td>
<td>JOHNSON CITY BANK</td>
<td>100 EAST PECAN DRIVE</td>
<td>JOHNSON CITY</td>
<td>TX</td>
<td>78636</td>
<td>BLANCO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>JOHNSON CITY BANK</td>
<td>977652</td>
<td></td>
</tr>
</tbody>
</table>
Pedernales Investment Corporation  
Annual Report to Bank Holding Companies FR Y-6  
December 31, 2019

Item 3(1):  Security Holders at end of fiscal year

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Ownership of Voting Common Stock</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pedernales 2011 Family Trust</td>
<td>No. of Shares</td>
</tr>
<tr>
<td>Kathiann Leake Crews and</td>
<td>1,000</td>
</tr>
<tr>
<td>Jane Leake Benton, Co-Trustees</td>
<td></td>
</tr>
<tr>
<td>USA Trust</td>
<td></td>
</tr>
<tr>
<td>Dallas, TX USA</td>
<td></td>
</tr>
</tbody>
</table>

Item 3(2):  Security Holders of 5% or more during the year not listed in Item 3(1) - NONE
Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Other Businesses (include names of other Businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ken Finley</td>
<td>Bandera, TX, USA</td>
<td>Banker</td>
<td>Pedernales Investment Corporation</td>
<td>Bandera Bancshares Inc</td>
<td>Bandera Bank</td>
<td>None</td>
<td>None</td>
<td>Bandera Bancshares - 89.75%</td>
</tr>
<tr>
<td>Kathiann Leake Crews</td>
<td>Dallas, TX, USA</td>
<td>Investor</td>
<td>Pedernales Investment Corporation</td>
<td>Bandera Bancshares Inc</td>
<td>Bandera Bank</td>
<td>100%</td>
<td>Common Stock</td>
<td>Bandera Bancshares - 89.75%</td>
</tr>
<tr>
<td>Jane Leake Benton</td>
<td>Dallas, Texas, USA</td>
<td>Investor</td>
<td>Pedernales Investment Corporation</td>
<td>Bandera Bancshares Inc</td>
<td>Bandera Bank</td>
<td>100%</td>
<td>Common Stock</td>
<td>Bandera Bancshares - 89.75%</td>
</tr>
<tr>
<td>Mike Benton</td>
<td>Dallas, TX, USA</td>
<td>Investor</td>
<td>Pedernales Investment Corporation</td>
<td>Bandera Bancshares Inc</td>
<td>Bandera Bank</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Ken Crews</td>
<td>Dallas, TX, USA</td>
<td>Investor</td>
<td>Pedernales Investment Corporation</td>
<td>Bandera Bancshares Inc</td>
<td>Bandera Bank</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>