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. §§ 3105(a) and 3106(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, 185, 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, C. Michael Scott
Name of the Holding Company Director and Official
Vice President/Director
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 regarding that individual.

Signature of Holding Company Director and Official
03/27/2020
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
RSDD ID
C.I.

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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019
Month / Day / Year

Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)
none

Reporter’s Name, Street, and Mailing Address
First San Benito Bancshares, Corporation
Legal Title of Holding Company
1151 W Highway 77/P.O. Box 2020
(Mailing Address of the Holding Company) Street / P.O. Box
San Benito
TX
78586
City
State
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Carlos Muniz
Treasurer
Name
956/276-5623
Area Code / Phone Number / Extension
956/399-0212
Area Code / FAX Number
cmuniz@fcbtx.com
E-mail Address
www.fcbtx.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? ☐
☐ Include confidential treatment requested for attached materials.
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.

<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)

Physical Location (if different from mailing address)
Report Item

2a. Organizational chart

FIRST SAN BENITO BANCSHARES, CORPORATION
San Benito, Texas
Incorporated in Texas
LEI: N/A

100% 100%

FIRST COMMUNITY BANK
San Benito, Texas
Incorporated in Texas
LEI: N/A

FIRST SAN BENITO
STATUTORY TRUST I
Hartford, Connecticut
Incorporated in Connecticut
LEI: N/A
## Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simmons, Leonard P. (San Benito, TX, USA)</td>
<td>USA</td>
<td>172,070 9.11% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Simmons, MD Cecil R. (San Benito, TX, USA)</td>
<td>USA</td>
<td>261,635 13.85% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Boswell, Anita (Harlingen, TX, USA)</td>
<td>USA</td>
<td>125,229 6.63% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Frank Russell (San Benito, TX, USA)</td>
<td>USA</td>
<td>100,000 5.29% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Names &amp; Address (City, State, Country)</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Securities in Bank Holding Company</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>------------------------------------------</td>
<td>------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>Anita Boswell</td>
<td>N/A Secretarial</td>
<td>EVP &amp; CAO (First Community Bank)</td>
<td>N/A</td>
<td>6.63%</td>
<td>N/A None</td>
</tr>
<tr>
<td>Dr. Francisco Loya</td>
<td>Physician Director</td>
<td>None</td>
<td>Owner Oracion Health, LLC</td>
<td>2.38%</td>
<td>N/A None</td>
</tr>
<tr>
<td>Frank Russell</td>
<td>Farming Director</td>
<td>None</td>
<td>Owner JBI South</td>
<td>5.29%</td>
<td>N/A None</td>
</tr>
<tr>
<td>Michael Scott</td>
<td>N/A Vice President/ Director</td>
<td>President &amp; CEO (First Community Bank)</td>
<td>N/A</td>
<td>3.19%</td>
<td>N/A None</td>
</tr>
<tr>
<td>Simmons, MD Cecil R.</td>
<td>Physician Director</td>
<td>None</td>
<td>Associate Owner La Avioneta LLC</td>
<td>13.85%</td>
<td>N/A None</td>
</tr>
<tr>
<td>Leonard Simmons</td>
<td>Farming/Real Estate Investments President None</td>
<td>VP/Owner</td>
<td>9.11%</td>
<td>N/A</td>
<td>N/A None</td>
</tr>
<tr>
<td>Joaquin Lopez</td>
<td>N/A SVP &amp; COO</td>
<td>N/A</td>
<td>0.16%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Carlos Muniz</td>
<td>N/A Treasurer</td>
<td>SVP &amp; CFO (First Community Bank)</td>
<td>0.23%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Phil Teichert</td>
<td>N/A SVP &amp; CLO</td>
<td>N/A</td>
<td>1.03%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Luis Muzquiz</td>
<td>N/A Director</td>
<td>None</td>
<td>Owner Muzquiz and Muzquiz LLC</td>
<td>1.39%</td>
<td>N/A None</td>
</tr>
<tr>
<td>Ricardo Leal</td>
<td>N/A SVP</td>
<td>N/A</td>
<td>0.87%</td>
<td>N/A</td>
<td>None</td>
</tr>
<tr>
<td>Brandon Ede</td>
<td>N/A SVP &amp; IT Mgr</td>
<td>N/A</td>
<td>0.19%</td>
<td>N/A</td>
<td>None</td>
</tr>
</tbody>
</table>
### 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.

**Options**
- **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 complete the FR Y-10 report, submit a 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](https://y10online.federalreserve.gov)

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### Table: FR Y-10 Data Action and Verification Requirements

<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 UNIKM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3934201</td>
<td>FIRST COMMUNITY BANK 111 W PARK ST  SAN BENITO TX 78586-4267 CAMERON UNITED STATES Not Required</td>
<td>33426</td>
<td>4</td>
<td>OK Full Service Head Office</td>
<td>3934201</td>
<td>FIRST COMMUNITY BANK</td>
<td>33426</td>
<td></td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>3934203</td>
<td>FIRST COMMUNITY BANK 111 W PARK ST  SAN BENITO TX 78586-4267 CAMERON UNITED STATES Not Required</td>
<td>33426</td>
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<td>FIRST COMMUNITY BANK</td>
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<td>3942201</td>
<td>FIRST COMMUNITY BANK</td>
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<td>FIRST COMMUNITY BANK 111 W PARK ST  SAN BENITO TX 78586-4267 CAMERON UNITED STATES Not Required</td>
<td>33426</td>
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<tr>
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<td>FIRST COMMUNITY BANK 111 W PARK ST  SAN BENITO TX 78586-4267 CAMERON UNITED STATES Not Required</td>
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<td>4</td>
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<tr>
<td>OK</td>
<td>Full Service</td>
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<td>FIRST COMMUNITY BANK 111 W PARK ST  SAN BENITO TX 78586-4267 CAMERON UNITED STATES Not Required</td>
<td>33426</td>
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<td>3942204</td>
<td>FIRST COMMUNITY BANK</td>
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<tr>
<td>Change</td>
<td>12/3/2012</td>
<td>Full Service</td>
<td>4456037</td>
<td>RAYMONDVILLE BRANCH 205 NORTH 10TH STREET  RAYMONDVILLE TX 78560 WILLACY UNITED STATES Not Required</td>
<td>33426</td>
<td>4</td>
<td>Branch closed</td>
<td>4456037</td>
<td>FIRST COMMUNITY BANK</td>
<td>33426</td>
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<tr>
<td>OK</td>
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<td>FIRST COMMUNITY BANK 111 W PARK ST  SAN BENITO TX 78586-4267 CAMERON UNITED STATES Not Required</td>
<td>33426</td>
<td>4</td>
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<td>3942205</td>
<td>FIRST COMMUNITY BANK</td>
<td>33426</td>
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<td>33426</td>
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<td>3942206</td>
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</tbody>
</table>