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(e) 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 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.

Ben Stribling
Name of the Holding Company Director and Officer
President
Title of the Holding Company Director and Officer

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,” 542 C.F.R. Part 2161, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Officer
02/28/2020

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

LEI: None

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

Reporter’s Name, Street, and Mailing Address

Eden Financial Corporation
Legal Title of Holding Company
119 S Irving
Mailing Address of the Holding Company) Street / P.O. Box
San Angel TX 78903
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Tom Burress EVP

Name Title

Area Code / Phone Number / Extension
325 655 4800

Area Code / FAX Number
325 655 5918

E-mail Address
tburrettexashifinancialbank.com

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

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

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
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II. Report Item #1 - Not applicable
III. Report Item #2a - Organization Chart
IV. Report Item #2b – Branch Verification
V. Report Item #3 - Securities Holders
   a. Eden Financial Corporation
VI. Report Item #4
The bank holding company does not prepare an annual report for its shareholders.

No Entity has an LEI number
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>(1)</th>
<th>(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Shareholders with ownership, control or holding of 5% or more with power to vote as of 12/31/19.</td>
<td>Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/19.</td>
</tr>
<tr>
<td><strong>(1)(a)</strong> Name &amp; Address</td>
<td><strong>(1)(b)</strong> Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td><strong>(2)(a)</strong> Name &amp; Address</td>
<td><strong>(2)(b)</strong> Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>Stribling Family Trust Robert Stribling, Trustee San Angelo, TX</td>
<td>USA</td>
</tr>
<tr>
<td>Robert Stribling San Angelo, Texas</td>
<td>USA</td>
</tr>
</tbody>
</table>
**Report Item 3: Shareholders**

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address</td>
<td>Country of Citizenship</td>
<td>Percentage of each class of voting securities</td>
<td>Name &amp; Address</td>
<td>Country of Citizenship</td>
<td>Percentage of each class of voting securities</td>
</tr>
<tr>
<td>Current Shareholders with ownership, control or holding of 5% or more with power to vote as of 12/31/19.</td>
<td>Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/19.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stribling 2012 Trust I</td>
<td>USA</td>
<td>5,250 – 17.5% Common stock</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert Stribling, Trustee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Angelo, TX</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stribling 2012 Trust II</td>
<td>USA</td>
<td>5,250-17.5% Common stock</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert Stribling, Trustee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Angelo, TX</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
# FORM FR Y-6
EDEN FINANCIAL CORPORATION
December 31, 2019

Report Item 4: Insiders
(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Names &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>3(a) Title &amp; Position with Bank Holding Company</th>
<th>3(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>3(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>4(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>4(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (included 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>Ben Stribling San Angelo, Texas USA</td>
<td>Investments</td>
<td>President &amp; Director</td>
<td>Director &amp; Chairman of Board Texas Financial Bank</td>
<td>Director &amp; Chairman of Board Amistad Bank</td>
<td>See Confidential Schedule</td>
<td>4%</td>
<td>0</td>
</tr>
<tr>
<td>Tom Burress San Angelo, Texas USA</td>
<td>Banking</td>
<td>Chief Financial Officer</td>
<td>Chief Credit Officer and Director of Texas Financial Bank</td>
<td>Chief Credit Officer and Director of Amistad Bank</td>
<td>See Confidential Schedule</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(1) Names &amp; Address (City, State, Country)</td>
<td>(2) Principal Occupation if other than with Bank Holding Company</td>
<td>3(a) Title &amp; Position with Bank Holding Company</td>
<td>3(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>3(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>4(a) Percentage of Voting Shares in Bank Holding Company</td>
<td>4(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
<td>(4)(c) List names of other companies (included partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
</tr>
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<td>-----------------------------------------------------------------</td>
</tr>
<tr>
<td>Stribling Family Trust</td>
<td>Investments</td>
<td>NA</td>
<td>NA</td>
<td>See confidential schedule</td>
<td>61%</td>
<td>NA</td>
<td>See confidential schedule</td>
</tr>
<tr>
<td>Robert Stribling, Trustee San Angelo, Texas USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stribling 2012 Trust I &amp; II, Robert Stribling, Trustee San Angelo, Texas USA</td>
<td>Investments</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>35%</td>
<td>NA</td>
<td>None</td>
</tr>
<tr>
<td>Robert Stribling San Angelo, Texas USA</td>
<td>Appraiser</td>
<td>Principal securities holder</td>
<td>Director – Texas Financial Bank Advisory Director Amistad Bank</td>
<td>See confidential schedule</td>
<td>96%</td>
<td>NA</td>
<td>See confidential schedule</td>
</tr>
</tbody>
</table>