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 an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Patrick C. Moeller

Name of the Holding Company Director and Officer

President; Secretary/Treasurer; Director

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," 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

03/13/2020

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):

12/31/2019

Month / Day / Year

N/A

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

Reporter’s Name, Street, and Mailing Address

Columbus Bancorp, Inc.

P. O. Box 9

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

Columbus, Texas 78934

City State Zip Code

Physical Location (if different from mailing address)

420 Walnut St., Columbus, TX 78934

Person to whom questions about this report should be directed:

Lisa M. McNutt SVP & Cashier - FSB

Name Title

979-732-2332 Area Code / Phone Number / Extension

979-732-2016 Area Code / FAX Number

Imcнут@fsbolumbus.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.”

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.

Columbia Bancorp-Delaware, Inc.
Legal Title of Subsidiary Holding Company
1105 No. Market St., Ste 1300
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Wilmington Delaware 19801
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)

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
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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)
March 13, 2020

Federal Reserve Bank of Dallas
Banking Supervision Department
Report Processing Division
Post Office Box 655906
Dallas, Texas 75265-5906

Re: FR Y-6 for Columbus Bancorp., Inc - 2019

Gentlemen:

Enclosed is the FR Y-6 for Columbus Bancorp., Inc. for the year ended December 31, 2019.

If there are any questions, please advise.

Sincerely

[Signature]
Patrick C. Moeller
President; Secretary/Treasurer

Encls - a/s
ANNUAL REPORT OF BANK HOLDING COMPANY (FRY-6 )
COLUMBUS BANCORP., INC.
For Year Ended December 31, 2019

Report Item 1:  Annual Report to Shareholders - N/A

Report Item 2a:  Organization Chart

Columbus Bancorp, Inc.
Located in: Columbus, TX
Incorporated in: Texas
(Owns 100% of Columbia Bancorp-Delaware, Inc.)

Columbia Bancorp-Delaware, Inc.
Located in: Wilmington, DE
Incorporated in: Delaware
(Owns 100% of The First State Bank)

The First State Bank
Located in: Columbus, TX
Incorporated in: Texas

No Entity has a LEI.

Report Item 2b:  Branch Verification

See Exhibit "B"

Report Item 3:  Shareholders:

(1)  Mark A. Hill, Columbus, Texas
     US Citizen
     Owns 881 Shares (19.6696%)

Karl E. Hill, Columbus, Texas
     US Citizen
     Owns 1,101 Shares (24.5814%) & Votes an additional 2,016 Share (45.01%) for a total of 3,117 shares (69.591%) **

Stuart E. Hill, Columbus, Texas
     US Citizen
     Owns 479 Shares (10.6944%)

Patti S. Hill, Columbus, Texas
     US Citizen
     Owns 2 Shares (0.0447%)

** Includes 381 shares (8.5064%) voted on by Karl E. Hill, Trustee and owned by Hill S-Corp Family Non-Exempt Trust, 1,233 shares (27.5285%) voted on by Karl E. Hill, Trustee and owned by Hill S-Corp Family Exempt Trust and 402 shares (8.9752%) voted on by Karl E. Hill, Trustee and owned by Stuart E. Hill S-Corp Trust
Report Item 4: Insiders: Directors and Officers

The Hill Family owns 100% of the Columbus Bancorp, Inc. stock:

**Karl E. Hill, Columbus, Texas**
- Principal Occupation: Banker
- Columbus Bancorp, Inc.
  - Chairman of the Board & CEO, Director
  - Stock Owned & Votes as Trustee: (69.5913%) of Columbus Bancorp, Inc. common stock
- Columbia Bancorp-Delaware, Inc.
  - Chairman of the Board & CEO, Director
  - Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
- The First State Bank
  - Chairman of the Board & CEO, Executive Committee, Director
  - Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
  - Title or Position in Other Businesses & % of Stock Owned:
    - None

**Mark A. Hill, Columbus, Texas**
- Principal Occupation: Rancher
- Columbus Bancorp, Inc.
  - Director
  - Stock Owned: (19.6696%) of Columbus Bancorp, Inc. common stock
- Columbia Bancorp-Delaware, Inc.
  - Position: N/A
  - Stock owned - None
- The First State Bank
  - Director
  - Stock Owned: None
  - Title or Position in Other Businesses & % of Stock Owned:
    - None

**Patrick C. Moeller, Columbus, Texas**
- Principal Occupation: Banker
- Columbus Bancorp, Inc.
  - President & Secretary/Treasurer, Director
  - Stock Owned: None
- Columbia Bancorp-Delaware, Inc.
  - Executive Vice President
  - Stock Owned: None
- The First State Bank
  - President & CFO, Executive Committee, Director
  - Shares Owned: None
  - Title or Position in Other Businesses & % of Stock Owned:
    - None
Stuart E. Hill, Columbus, Texas
Principal Occupation: Caretaker
Columbus Bancorp, Inc.
  Position: N/A
  Principal Securities Holder
  Stock Owned: (10.6944%) of Columbus Bancorp, Inc. common stock
Columbia Bancorp-Delaware, Inc.
  Position: N/A
  Stock owned - None
The First State Bank
  Position: N/A
  Stock owned - None
Title or Position in Other Businesses & % of Stock Owned:
  None

Patti S. Hill, Columbus, Texas
Principal Occupation: None
Columbus Bancorp, Inc.
  Position: N/A
  Principal Securities Holder
  Stock Owned: (.0447%) of Columbus Bancorp, Inc. common stock
Columbia Bancorp-Delaware, Inc.
  Position: N/A
  Stock Owned: None
The First State Bank
  Position: N/A
  Stock Owned: None
Title or Position in Other Businesses & % of Stock Owned:
  None

Confirmation:

[Signature]
Patrick C. Moeller
President
Results: A list of branches for your depository institution: FIRST STATE BANK, THE (ID_RSSID: 801654).
This depository institution is held by COLUMBUS BANCORP, INC. (19810803) of COLUMBUS, TX.
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/03/2020.

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 new, 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 Procedures
When you are finished, send 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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSID*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>FIDC UNIUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>801654</td>
<td>FIRST STATE BANK, THE</td>
<td>420 WALNUT</td>
<td>COLUMBUS</td>
<td>TX</td>
<td>74934-2415</td>
<td>COLORADO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST STATE BANK, THE</td>
<td>801654</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Shareholders

Columbus Bancorp, Inc.
Columbus, TX
US Corporation
Stock Owned: 100% (1000 shares of stock owned), voted by Karl E. Hill

Shareholders not listed in 3(1) that had ownership or control of 5% or more during the fiscal year ending 12/31/19: NONE

Report item 4: Insiders: Directors & Officers:

Karl E. Hill, Columbus, TX
US Citizen
Principal Occupation: Banker
Columbia Bancorp-Delaware, Inc.
Chairman of the Board & CEO, Director
Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
The First State Bank
Chairman of the Board & CEO, Executive Committee, Director
Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
Title or Position in Other Businesses & % of Stock Owned:
None

Jane M. Hill, Columbus, TX
US Citizen
Principal Occupation: Home-maker
Columbia Bancorp-Delaware, Inc.
Secretary, Treasurer, Director
Stock Owned: None
The First State Bank
Director
Stock owned: None
Title or Position in Other Businesses & % of Stock Owned:
None
Patrick C. Moeller, Columbus, TX

US Citizen
Principal Occupation: Banker
**Columbia Bancorp-Delaware, Inc.**
  Executive Vice President
  Stock Owned: None
**The First State Bank**
  President & CFO, Executive Committee, Director
  Shares Owned: None
  Title or Position in Other Businesses & % of Stock Owned:
    None

Columbus Bancorp, Inc., Columbus, TX

US Corporation, Incorporated in Texas
Principal Occupation: N/A
**Columbia Bancorp-Delaware, Inc.**
  Stock Owned: 100%
**The First State Bank**
  Stock Owned: None
  Title or Position in Other Businesses & % of Stock Owned:
    None

Confirmation by:

Patrick C. Moeller

Executive Vice President
Columbia Bancorp-Delaware, Inc.
Resynchronization 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.
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* FDIC UNN/RIN, 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 UNN/RIN*</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>801654</td>
<td>Full Service (Head Office)</td>
<td>FIRST STATE BANK, THE</td>
<td>430 WALNUT COLUMBUS TX</td>
<td>43028</td>
<td>2455</td>
<td>CO</td>
<td>Colorado</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST STATE BANK, THE</td>
<td>801654</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Do not include with FRY6
For Year Ended December 31, 2019

List of Stockholders of Columbus Bancorp, Inc. as of December 31, 2019

<table>
<thead>
<tr>
<th>Stockholder</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hill S-Corp Family Non-Exempt Trust</td>
<td>381</td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td></td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td>479</td>
</tr>
<tr>
<td>Hill S-Corp Family Exempt Trust</td>
<td>1233</td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td></td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td>402</td>
</tr>
<tr>
<td>Mark A. Hill</td>
<td>881</td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td></td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td>2</td>
</tr>
<tr>
<td>Karl E. Hill</td>
<td>1101</td>
</tr>
<tr>
<td>Columbus, Texas</td>
<td></td>
</tr>
</tbody>
</table>