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, Richard E. Williams
Name of the Holding Company Director and Official
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 281, 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
3/18/2020
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
NA
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address

Cameron Financial Corporation
Legal Title of Holding Company
102 N Houston AVE P O Box 835
(Mailing Address of the Holding Company) Street / P.O. Box
Cameron TX 76520
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Mark A Stroud SVP CFO
Name Title
2546976461
Area Code / Phone Number / Extension

Area Code / FAX Number
mstroud@classicbank.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ........................................... 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 ........................................... 0
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.
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- **Shareholders**
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Cameron Financial Corporation
Cameron, Texas

LEI: None
Cameron Financial Corporation
Cameron, Texas
Incorporated in Texas

100%

LEI: None
Cameron Financial Trust I
Wilmington, Delaware
Incorporated in Delaware

100%

LEI: 254900XJUBW1WCG02J645
Classic Bank, National Association
Cameron, Texas
CAMERON FINANCIAL CORPORATION
SHAREHOLDERS

<table>
<thead>
<tr>
<th>NAMES AND ADDRESS</th>
<th>COUNTRY OF CITIZENSHIP</th>
<th>NUMBER OF VOTING SHARES OWNED</th>
<th>PERCENTAGE OF VOTING SHARES OWNED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard E. Williams, Jr.</td>
<td>United States</td>
<td>1,481</td>
<td>29.16%</td>
</tr>
<tr>
<td>Cameron, Texas 76520</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debora Evans</td>
<td>United States</td>
<td>1,279</td>
<td>25.18%</td>
</tr>
<tr>
<td>Belton, Texas 76513</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Williams Family Exempt Trust</td>
<td>United States</td>
<td>1,135</td>
<td>22.36%</td>
</tr>
<tr>
<td>Cameron, Texas 76520</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Richard E. Williams, Jr. Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Debora Evans Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richard E. Williams, Jr. Exempt Trust</td>
<td>United States</td>
<td>502</td>
<td>9.88%</td>
</tr>
<tr>
<td>Cameron, Texas 76520</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Richard E. Williams, Jr. Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Debora Evans Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debora Williams Evans Exempt Trust</td>
<td>United States</td>
<td>501</td>
<td>9.86%</td>
</tr>
<tr>
<td>Belton, Texas 76513</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Richard E. Williams, Jr. Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Debora Evans Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Shareholders not listed above that owned or controlled 5% or more of any class of voting securities of Cameron Financial Corporation during the fiscal year ended December 31, 2019.

NONE
### CAMERON FINANCIAL CORPORATION
#### DIRECTORS AND OFFICERS

<table>
<thead>
<tr>
<th>Name, City and State</th>
<th>Principal Occupation of Each Executive Officer, Director or Principal Shareholder, Etc.</th>
<th>Organization</th>
<th>Title or Position With Bank Holding Company, Subsidiaries and other Businesses</th>
<th>Percentage of Shares Owned, Controlled, or Held With Power to Vote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard E. Williams, Jr.</td>
<td>Cameron, Texas 76520 Bank President</td>
<td>Cameron Financial Corporation Classic Bank, N. A.</td>
<td>President/Director Banker</td>
<td>71.256% None</td>
</tr>
<tr>
<td>Mary J. Williams</td>
<td>Cameron, Texas 76520 N/A</td>
<td>Cameron Financial Corporation</td>
<td>Chairman/Director</td>
<td>0.00% None</td>
</tr>
<tr>
<td>Debora Evans</td>
<td>Belton, Texas 76513 Secretary</td>
<td>Cameron Financial Corporation Classic Bank, N. A.</td>
<td>Secretary/Director Banker</td>
<td>67.28% None</td>
</tr>
</tbody>
</table>

Insiders do not have any affiliation or shares with any other businesses outside of Cameron Financial Corporation.