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. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 808 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1855a(c)(1), and 5465(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, Sheryl A. Cox
Name of the Holding Company Director and Official
Senior Executive 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 "Requests for 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

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.

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2022
Page 1 of 2

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

Reportee's Legal Entity Identifier (LEI) (30 Character LEI Code)

Reportee's Name, Street, and Mailing Address

Vision Bancshares, Inc.
Legal Title of Holding Company
P.O. Box 450289
Street / P.O. Box
Laredo TX 78045
City State Zip Code
6721 McPherson Rd., Laredo, TX 78041
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Sheryl A. Cox Sr Exec Vice President
Name
Title
956-718-1350
Area Code / Phone Number / Extension
956-718-1382
Area Code / FAX Number
sox@tx-communitybank.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? ☐ yes ☑ no

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 8.80 hours per response, including time to gather and maintain data, 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
Report Item

1 - Annual Report to Shareholders

No annual report is prepared.

2a - Organization Chart

VISION BANCSHARES, INC.
Laredo, Texas
ORGANIZATION CHART

Common Stockholders

Vision Bancshares, Inc.
Laredo, Texas
(Texas corporation)

100%

100% of Common Securities
(372 Common Securities
Liquidation Amount
($372,000))

Texas Community Bank
(Formerly Somerset National Bank)
Laredo, Texas
(Texas State Chartered Fed Member Bank U.S.A.)

Vision Bancshares
Capital Trust I,
a Delaware statutory trust
Laredo, Texas

None of the entities above have an LEI.

2b - Domestic Branch Listing

See following list of domestic branches.
Results: A list of branches for your depository institution: TEXAS COMMUNITY BANK (DQ_RSID: 528960).

This depository institution is held by VIBRON SAVINGS AND LOAN, INC. (DQ_RSID: D10152) of LAREDO, TX.
The data are as of 12/31/2019. Data reflects information that was received and processed through 01/07/2020.

Validation 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 data 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 closed or deleted, enter "Close" in the Data Action column and the date when the branch closed or became inactive 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 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 UNIUNUM, Office Number, and DQ_RSID 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 DQ_RSID*</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 UNIUNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office DQ_RSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service (Head Office)</td>
<td>528960</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td>2721 MCHENRY RD</td>
<td>LAREDO</td>
<td>TX</td>
<td>78041</td>
<td>WEBB</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>4027970</td>
<td>BROWNSVILLE BRANCH</td>
<td>4027970</td>
<td>1900 BOCA CHICA BOULEVARD, SUITE 209</td>
<td>BROWNSVILLE</td>
<td>TX</td>
<td>78521</td>
<td>CAMERON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>4037300</td>
<td>PIGEON STREET BRANCH</td>
<td>4037300</td>
<td>401 PIGEON ST</td>
<td>DEL RIO</td>
<td>TX</td>
<td>78840</td>
<td>VAL VERDE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>4268387</td>
<td>VETERANS BOULEVARD BRANCH</td>
<td>4268387</td>
<td>4411 VETERANS BOULEVARD</td>
<td>DEL RIO</td>
<td>TX</td>
<td>78840</td>
<td>VAL VERDE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>5306060</td>
<td>SUGADALIFE BRANCH</td>
<td>5306060</td>
<td>3812 SUGADALIFE ST</td>
<td>LAREDO</td>
<td>TX</td>
<td>78041</td>
<td>WEBB</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>4037280</td>
<td>MCALLEN BRANCH</td>
<td>4037280</td>
<td>1128 E MOLINA AVE</td>
<td>MCALLEN</td>
<td>TX</td>
<td>78504</td>
<td>Hidalgo</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>4037730</td>
<td>AL-CAMPIONS BRANCH</td>
<td>4037730</td>
<td>1830 NORTH LOOP 359, SUITE 130</td>
<td>SAN ANTONIO</td>
<td>TX</td>
<td>78216</td>
<td>BEAR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3365100</td>
<td>SAN ANTONIO 441 LOOP BRANCH</td>
<td>3365100</td>
<td>86 NORTHEAST LOOP 359, SUITE 130</td>
<td>SAN ANTONIO</td>
<td>TX</td>
<td>78216</td>
<td>BEAR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3250393</td>
<td>SOMERSET BRANCH</td>
<td>3250393</td>
<td>13901 SOMERSET RD</td>
<td>SOMERSET</td>
<td>TX</td>
<td>78069</td>
<td>BEAR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>TEXAS COMMUNITY BANK</td>
<td>528960</td>
<td></td>
</tr>
</tbody>
</table>
Vision Bancshares, Inc.
Fiscal Year Ending December 31, 2019

Report Item 3: Securities holders (1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Douglas G. Macdonald, Laredo, Texas USA</td>
<td>USA</td>
<td>709,060 (22.843%) common stock</td>
</tr>
<tr>
<td>David W. Killam, as President of DKT Management Group, Inc., General Partner of DKT Managed Portfolio, Ltd., Laredo, Texas USA</td>
<td>USA</td>
<td>197,942 (6.640%) common stock</td>
</tr>
<tr>
<td>Francisco G. Noriega, Laredo, Texas USA</td>
<td>USA</td>
<td>153,007 (5.130%) common stock</td>
</tr>
</tbody>
</table>

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 12-31-2019

<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>(1) Name &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>
</tr>
<tr>
<td>------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>Douglas G. Macdonald</td>
<td>Banker</td>
<td>President/CEO/ Director</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sheryl A. Cox</td>
<td>Banker</td>
<td>Senior Exec VP/COO/ Director</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joaquin G. Cigarroa III</td>
<td>Banker</td>
<td>Senior Exec VP/ Director</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Douglas M. Brice</td>
<td>Real Estate/Propane Retail</td>
<td>Director</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Juan B. Carranza, III</td>
<td>Customs Broker</td>
<td>Director</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radcliffe Killam II</td>
<td>Real Estate/Oil &amp; Gas</td>
<td>Director</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Name                        | Occupation       | Title         | Company/Position                                                                 | Interest | Collateral | Note                                                                 
|-----------------------------|------------------|---------------|---------------------------------------------------------------------------------|----------|-------------|----------------------------------------------------------------------
| Francisco G. Noriega        | Customs Broker   | Director      | Director-Texas Community Bank                                                    | 5.13%    | -0-         | Information responsive to this item is contained in the Confidential volume. |
| Richard E. Sames           | Attorney         | Director      | Director-Texas Community Bank, N.A.                                              | 3.47%    | -0-         | Information responsive to this item is contained in the Confidential volume. |
| Steve R. Trautmann, Sr.    | Insurance        | Director      | Director-Texas Community Bank, N.A.                                              | 1.02%    | -0-         | Information responsive to this item is contained in the Confidential volume. |
| Carlos Vela, Jr.            | Dentist/Real Estate/Ranching | Director | Director-Texas Community Bank, N.A.                                              | 3.45%    | -0-         | Information responsive to this item is contained in the Confidential volume. |