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(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. §§ 246(a)(1), 602, and 611a); and sections 112, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5369, 5412, 1855a(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, John W. Hancock III
Name of the Holding Company Director and Official

Director & Secretary
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 concerning that individual.

Signature of Holding Company Director and Official
02/13/2020
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.

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

Reportor's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reportor's Name, Street, and Mailing Address

Anchor Bancshares, Inc.
Legal Title of Holding Company
P. O. Box 90
Mailing Address of the Holding Company/Street/P.O. Box
Crawford TX 76638
City/State/Zip Code
6688 North Lone Star Parkway, Crawford, TX 76638
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Gary Wiederkehr
EVP & CFO

Name
Title
254/486-0003
Area Code/Phone Number/Extension
254/486-0004
Area Code/FAX Number

gwiederkehr@secbank.net
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."
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>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anchor Bancshares, Inc.</td>
<td>P. O. Box 90</td>
</tr>
<tr>
<td>City</td>
<td>Crawford TX 76638</td>
</tr>
<tr>
<td>City</td>
<td>6888 North Lone Star Parkway, Crawford, Texas 76638</td>
</tr>
<tr>
<td>City</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>
Report Item

1. The bank holding company does not prepare an annual report and is not registered with the SEC.

2a. Organizational Chart

```
Anchor Bancshares, Inc.
Crawford, Texas
Incorporated in Texas
(Bank Holding Company)
Owns 100% of Subsidiary Bank

Security Bank of Crawford
Crawford, Texas
Incorporated in Texas
(Wholly Owned Subsidiary of
Anchor Bancshares, Inc.)
```

LEI: N/A

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>FICU/Zip 4</th>
<th>Office Number</th>
<th>Head Office FLI #</th>
<th>Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEC. BAN</td>
<td>489509</td>
<td>CRAWFORD</td>
<td>TX</td>
<td>79831</td>
<td>LAS LAMAS</td>
<td>Head Office</td>
<td>SECURITY BANK OF CRAWFORD</td>
<td>489509</td>
<td>1</td>
</tr>
</tbody>
</table>
3(1)(a) through 3(1)(c). Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year 12-31-2019.

<table>
<thead>
<tr>
<th>Name-Address-Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number of Shares</th>
<th>% Voting Power</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABS Trust, Chris Kayem, Trustee</td>
<td>USA</td>
<td>1,249,973.19</td>
<td>100.00%</td>
</tr>
<tr>
<td>Houston, Texas</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Securities Holders 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.

None
### 4. Insiders: Anchor Bancshares, Inc. (Holding Company)

<table>
<thead>
<tr>
<th>(1) Name, City, State</th>
<th>(2) Principal Occupation if other than Holding Company</th>
<th>(3)(a) Title and Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of voting shares in Subsidiaries</th>
<th>(4)(c) List name of other companies (includes 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>Curtis Kayem, Houston, Tx</td>
<td>Pipeline Manufacturing</td>
<td>Director</td>
<td>Chairman – Tex-Isle Supply, Inc.</td>
<td>0.00%</td>
<td>0.00%</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Chris Kayem, Houston, Tx</td>
<td>Pipeline Manufacturing</td>
<td>Director &amp; President</td>
<td>Director</td>
<td>Pres. – Tex-Isle Supply, Inc.</td>
<td>100.00%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>John W. Hancock III, Austin, Tx</td>
<td>N/A</td>
<td>Director &amp; Secretary</td>
<td>Chairman</td>
<td></td>
<td>0.00%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
</tbody>
</table>