

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. §§ 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.

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.

**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.

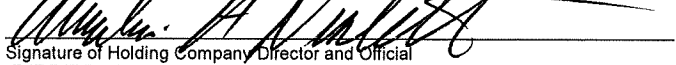
I, William A. Nesbitt

Name of the Holding Company Director and Official  
 Chairman of the Board, 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 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  
 3/29/2021

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, 2020**

Month / Day / Year  
 N/A

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

Reporter's Name, Street, and Mailing Address  
 CentraBanc Corporation

Legal Title of Holding Company  
 P. O. Box 2525

(Mailing Address of the Holding Company) Street / P.O. Box  
Waco Texas 76702-2525  
 City State Zip Code

5400 Bosque Blvd., Waco, TX 76710

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Mary R. Holley CFO

Name Title  
254/399/7236

Area Code / Phone Number / Extension  
254/751/3729

Area Code / FAX Number  
mholley@cnbwaco.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? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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 .....	<input checked="" type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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**CENTRABANC CORPORATION  
FORM Y-6  
YEAR ENDING DECEMBER 31, 2020**

**REPORT ITEMS**

- 1. Financial statements furnished to shareholders as an annual report are attached.**
- 2. Schedules are attached**
- 3. Schedules are attached**
- 4. Schedules are attached**

**CENTRABANC CORPORATION  
WACO, TEXAS  
YEAR ENDING DECEMBER 31, 2020**

**REPORT ITEM 1:**

**The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, one copy is enclosed.**

**CENTRABANC CORPORATION**  
**CONSOLIDATED BALANCE SHEET AND INCOME STATEMENT**  
**AND**  
**CONSOLIDATED STATEMENT OF RETAINED EARNINGS**

*December 31, 2020*

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BETHANY WILLIAMS  
SECRETARY/TREASURER

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MARY R. HOLLEY  
For the Holding Compa



# CENTRABANC CORPORATION

## CONSOLIDATED BALANCE SHEET December 31, 2020

ASSETS	2020	2019
1 CASH	77,186	54,161
2 OTHER RECEIVABLE	-	-
3 INVESTMENT IN CNB AT EQUITY	94,961,812	87,000,736
<b>4 TOTAL ASSETS</b>	<b>95,038,998</b>	<b>87,054,896</b>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
5 CURRENT MATURITIES - BANK DEBT	1,010,000	1,410,000
6 OTHER PAYABLE -CENTRAL NATIONAL BANK	-	-
7 PAYROLL TAX PAYABLE	-	-
8 ACCRUED INTEREST PAYABLE - BANK DEBT	6,880	11,400
9 ACCRUED GRANT AGREEMENT	4,071,088	3,831,605
10 TOTAL CURRENT LIABILITIES	5,087,968	5,253,005
11 LONG TERM PORTION - BANK DEBT	-	0
<b>12 TOTAL LIABILITIES</b>	<b>5,087,968</b>	<b>5,253,005</b>
13 COMMON STOCK	321,600	321,600
14 PAID-IN-CAPITAL	1,115,647	1,115,647
15 RETAINED EARNINGS	87,639,612	79,877,687
16 NET UNREALIZED GAINS (LOSSES) ON AFS SECURITIES	874,171	486,957
<b>17 TOTAL STOCKHOLDERS' EQUITY</b>	<b>89,951,030</b>	<b>81,801,891</b>
<b>18 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>95,038,998</b>	<b>87,054,896</b>
<b>SUM OF LINES 13, 14 &amp; 15 DIVIDED BY</b>		
<b>19 17,122,000 SHARES OUTSTANDING</b>	<b>\$ 5.20</b>	<b>\$ 4.75</b>
20 SH EQUITY LESS MRK TO MRKT GN (LS)	89,076,859	81,314,934
21 DOLLAR CHANGE FROM PRIOR YEAR	7,761,925	
22 PERCENTAGE CHANGE FROM PRIOR YEAR	9.55%	



# CENTRABANC CORPORATION

## CONSOLIDATED STATEMENT OF INCOME

December 31, 2020

INCOME	MTD	YTD 2020	YTD 2019
1 DIVIDENDS FROM BANK SUBSIDIARY	0	11,978,000	11,765,000
EXPENSE			
2 INTEREST EXPENSE - BANK DEBT	3,480	50,455	67,469
3 LEGAL AND PROFESSIONAL	0	0	0
4 OTHER PROFESSIONAL	0	0	0
5 FRANCHISE AND OTHER TAXES	0	0	19,454
6 GRANT AGREEMENT	19,966	239,483	225,386
7 INSURANCE	0	0	0
8 SETTLEMENT COST	0	0	0
9 <b>TOTAL EXPENSE</b>	23,446	289,938	312,309
10 OPERATING INCOME (LOSS)	(23,446)	11,688,062	11,452,691
11 EQUITY IN UNDISTRIBUTED EARNINGS OF SUBSIDIARY	1,687,441	7,573,862	7,174,419
12 <b>NET INCOME</b>	1,663,995	19,261,925	18,627,110
13 <b>TAX EQUIVALENT ADJUSTMENT</b>	41,769	557,393	608,882
14 <b>NET INCOME WITH TAX EQUIVALENT ADJUSTMENT</b>	1,705,764	19,819,318	19,235,992

## CONSOLIDATED STATEMENT OF RETAINED EARNINGS

December 31, 2020

	YTD 2020	YTD 2019
1 BALANCE AS OF DECEMBER 31 OF PRIOR YEAR	79,877,687	72,550,576
2 EARNINGS TO DATE	19,261,925	18,627,110
3 DIVIDENDS PAID	(11,500,000)	(11,300,000)
4 CURRENT BALANCE	87,639,612	79,877,687



**CENTRABANC CORPORATION**  
**CASH FLOW STATEMENT**  
*(in thousands)*

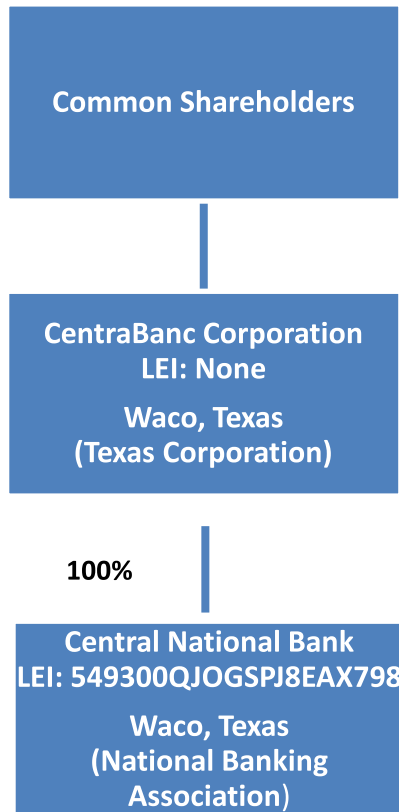
December 31, 2020

	THIS MONTH	YEAR TO DATE	
<b><u>SOURCES OF CASH:</u></b>			
1	Net Income.....	1,664	19,262
2	Amortization of Goodwill.....	0	0
3	Increase in the Allowance for Loan Losses....	0	0
4	Decrease in Federal Funds Sold.....	0	0
5	Decrease in Investment in Sub.....	0	0
6	Decrease in Total Loans.....	0	0
7	Decrease in Goodwill.....	0	0
8	Increase in Unrealized Gain on AFS.....	21	387
9	Decrease in Other Assets.....	0	0
10	Increase in bank debt.....	0	0
11	Increase in accrued interest-bank debt....	3	0
12	Increase in Grant Agreement.....	20	239
13	Increase in Other Liabilities.....	0	0
14	<b>TOTAL SOURCES.....</b>	<b>1,708</b>	<b>19,889</b>
<b><u>USES OF CASH:</u></b>			
15	Net Loss.....	0	0
16	Decrease in the Allowance for Loan Losses..	0	0
17	Increase in Federal Funds Sold.....	0	0
18	Increase in Investment in Sub.....	1,708	7,961
19	Increase in Total Loans.....	0	0
20	Increase in Goodwill.....	0	0
21	Decrease in Unrealized Gain on AFS.....	0	0
22	Increase in Other Assets.....	0	0
23	Decrease in bank debt.....	0	400
24	Decrease in accrued interest-bank debt....	0	5
25	Decrease in Other Borrowed Funds.....	0	0
26	Decrease in Other Liabilities.....	0	0
27	Dividends Paid.....	0	11,500
28	<b>TOTAL USES.....</b>	<b>1,708</b>	<b>19,866</b>
29	<b>NET CHANGE IN CASH.....</b>	<b>(0)</b>	<b>23</b>
30	<b>BEGINNING CASH BALANCE.....</b>	<b>77</b>	<b>54</b>
31	<b>CHANGE IN CASH.....</b>	<b>(0)</b>	<b>23</b>
32	<b>ENDING CASH BALANCE.....</b>	<b>77</b>	<b>77</b>



**CENTRABANC CORPORATION  
FORM FR Y-6  
YEAR ENDING DECEMBER 31, 2020**

**REPORT ITEM 2a:  
ORGANIZATION CHART**



**FORM FR Y-6  
CENTRABANC CORPORATION  
YEAR ENDING DECEMBER 31, 2020**

**Report Item 2b: Domestic Branch Listing**

<b>Popular Name</b>	<b>Street Address</b>	<b>City</b>	<b>County</b>	<b>State</b>	<b>Country</b>	<b>Zip Code</b>	<b>Branch Service Type</b>
CENTRAL NATIONAL BANK	8320 WEST HIGHWAY 84	WACO	MCLENNAN	TX	UNITED STATES	76712	Full Service (Head Office)
AUSTIN BRANCH	835 WEST 6TH STREET	AUSTIN	TRAVIS	TX	UNITED STATES	78703	Full Service
TEMPLE BRANCH	938 CANYON CREEK DR	TEMPLE	BELL	TX	UNITED STATES	76502	Full Service
CENTRAL TOWER BRANCH	5400 BOSQUE BLVD	WACO	MCLENNAN	TX	UNITED STATES	76710	Full Service

**Results: A list of branches for your holding company: CENTRABANC CORPORATION (1106132) of WACO, TX.**  
 The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

**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.

Data Action	Effective Date	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		428060	CENTRAL NATIONAL BANK	8320 WEST HIGHWAY 84	WACO	TX	76712	MCLENNAN	UNITED STATES	Not Required	Not Required	CENTRAL NATIONAL BANK	428060	
OK		4528086	AUSTIN BRANCH	835 WEST 6TH STREET	AUSTIN	TX	78703	TRAVIS	UNITED STATES	Not Required	Not Required	CENTRAL NATIONAL BANK	428060	
OK		3008883	TEMPLE BRANCH	938 CANYON CREEK DR	TEMPLE	TX	76502	BELL	UNITED STATES	Not Required	Not Required	CENTRAL NATIONAL BANK	428060	
OK		2030766	CENTRAL TOWER BRANCH	5400 BOSQUE BLVD	WACO	TX	76710	MCLENNAN	UNITED STATES	Not Required	Not Required	CENTRAL NATIONAL BANK	428060	

# CENTRABANC CORPORATION

## FORM FR Y-6

Year Ending December 31, 2020

### Report Item 3: SECURITIES HOLDERS

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#### Y-6 – Item 3 Footnotes

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<sup>(1)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 2,447,000 shares (14.2915%).

<sup>(2)</sup> Thomas G. Chase, Jr. owns, controls or holds with the power to vote 1,000 shares (0.0058%) individually, and 2,335,930 shares (13.6429%) as Trustee of the Thomas G. Chase, Jr. Descendants' Trust.

<sup>(3)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 1,846,000 shares (10.7814%).

<sup>(4)</sup> Ronald B. Rapoport owns, controls or holds with the power to vote 22,000 shares (0.1285%) individually and 2,423,000 shares (14.1514%) as Trustee of the Rapoport Family Investment Trust II.

<sup>(5)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 3,240,016.8 shares (18.923%).

<sup>(6)</sup> William L. Clifton Jr. owns, controls or holds with the power to vote 1,191,236.4 shares (6.9573%) individually and 63,317 shares (0.3698%) as an officer and/or director of The Clifton Foundation.

<sup>(7)</sup> James R. Clifton owns, controls or holds with the power to vote 1,191,236.4 shares (6.9573%) individually and 63,317 shares (0.3698%) as an officer and/or director of The Clifton Foundation.

<sup>(8)</sup> Robert Drayton McLane, Jr. owns, controls or holds with the power to vote 600,000 shares (3.5043%) as Co-Trustee with J.P. Morgan Chase of the Robert Drayton McLane, III Irrevocable Family Asset Trust and 600,000 shares (3.5043%) as Co-Trustee with J.P. Morgan Chase of the Richard Denton McLane Irrevocable Family Asset Trust.

<sup>(9)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 1,101,182.13 shares (6.4314%).

<sup>(10)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 2,447,000 shares (14.2856%).

<sup>(11)</sup> Bramlet Frank Beard owns, controls or holds with the power to vote 346,180 shares (2.0218%) individually and 238,900 shares (1.3953%) as Trustee of the Bramlet Frank Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

<sup>(12)</sup> Carey Beard Casey owns, controls or holds with the power to vote 238,900 shares (1.3953%) as Trustee of the Carey Beard Casey Trust created under the Pat Beard 2012 Irrevocable Trust and 346,180 shares (2.0218%) as Trustee of the Carey Beard Casey Trust created UW of Martha George Beard.

# CENTRABANC CORPORATION

## FORM FR Y-6

Year Ending December 31, 2020

### Report Item 3: SECURITIES HOLDERS

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<sup>(13)</sup> Joseph George Beard owns, controls or holds with the power to vote 346,180 shares (2.0218%) individually and 238,900 shares (1.3953%) as Trustee of the Joseph George Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

<sup>(14)</sup> Robert Heber Beard owns, controls or holds with the power to vote 346,180 shares (2.0218%) individually and 238,900 shares (1.3953%) as Trustee of the Robert Heber Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

<sup>(15)</sup> James Michael Beard owns, controls or holds with the power to vote 76,680 shares (0.4478%) individually and 29,000 shares (0.1694%) as Trustee of the James Michael Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

**FORM FR Y-6**  
**CENTRABANC CORPORATION**  
**YEAR ENDING DECEMBER 31, 2020**

**Report Item 3: SECURITIES HOLDERS**

(1)(a)(b)(c) and (2)(a)(b)(c).

(1)(a)(b)(c) and (2)(a)(b)(c).		Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership of 5% or more with power to vote during the fiscal year ending 12/31/2020			
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) No. & Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) No. & Percentage of Each Class of Voting Securities
William A. Nesbitt Waco, TX	USA	1,845,000 - 10.7756% Common Stock	N/A	N/A	N/A
Thomas G. Chase, Jr. Waco, TX	(1) USA	2,447,000 - 14.2916% Common Stock			(2)
T. George Chase III Waco, TX	(1) USA	55,035 - 0.3214% Common Stock			
Felicia Helen Goodman Waco, TX	(1) USA	55,035 - 0.3214% Common Stock			
Lyndon L. Olson, Jr. Waco, TX	(3) USA	1,746,000 - 10.1974% Common Stock			
Kay Olson Waco, TX	(3) USA	100,000 - 0.5840% Common Stock			
Ronald B. Rapoport Waco, TX	USA	2,445,000 - 14.2799% Common Stock			(4)
William L. Clifton Jr. Waco, TX	(5) USA	1,254,553.40 - 7.3271% Common Stock			(6)
James R. Clifton Waco, TX	(5) USA	1,254,553.40 - 7.3271% Common Stock			(7)
James P. Chase III, as Trustee for the C3 Trust Waco, TX	(5) USA	794,227 - 4.6386% Common Stock			
Robert Drayton McLane, Jr. Temple, TX	USA	1,200,000 - 7.0085% Common Stock			(8)

**FORM FR Y-6**  
**CENTRABANC CORPORATION**  
**YEAR ENDING DECEMBER 31, 2020**

**Report Item 3: SECURITIES HOLDERS**

(1)(a)(b)(c) and (2)(a)(b)(c).

Current Securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020		Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership of 5% or more with power to vote during the fiscal year ending 12/31/2020	
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) No. & Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country
			(2)(b) Country of Citizenship or Incorporation
			(2)(c) No. & Percentage of Each Class of Voting Securities
Peter Kultgen Waco, TX	(9) USA	425,591.06 - 2.4856% Common Stock	
Katherine E. Kultgen, as Trustee for the Katherine Kultgen 2017 Turst Waco, TX	(9) USA	125,000 - 0.7301% Common Stock	
Elizabeth Nash Austin, TX	(9) USA	550,591.07 - 3.2157% Common Stock	
Bramlet Frank Beard Ennis, TX	(10) USA	585,080 - 3.4171% Common Stock	(11)
Carey Beard Casey Salado, TX	(10) USA	585,080 - 3.4171% Common Stock	(12)
Joseph George Beard Waco, TX	(10) USA	585,080 - 3.4171% Common Stock	(13)
Robert Heber Beard Dallas, TX	(10) USA	585,080 - 3.4171% Common Stock	(14)
James Michael Beard Waco, TX	(10) USA	105,980 - 0.6172% Common Stock	(15)

# CENTRABANC CORPORATION

## FORM FR Y-6

Year Ending December 31, 2020

### Report Item 4: INSIDERS

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#### Y-6 – Item 4 Footnotes

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<sup>(1)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 2,447,000 shares (14.2915%).

<sup>(2)</sup> Thomas G. Chase, Jr. owns, controls or holds with the power to vote 1,000 shares (0.0058%) individually, 2,335,930 shares (13.6429%) as Trustee of the Thomas G. Chase, Jr. Descendants' Trust.

<sup>(3)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 1,846,000 shares (10.7814%).

<sup>(4)</sup> Ronald B. Rapoport owns, controls or holds with the power to vote 22,000 shares (0.1285%) individually and 2,423,000 shares (14.1514%) as Trustee of the Rapoport Family Investment Trust II.

<sup>(5)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 3,240,016.80 shares (18.923%).

<sup>(6)</sup> William L. Clifton Jr. owns, controls or holds with the power to vote 1,191,236.40 shares (6.9573%) individually and 63,317 shares (0.3698%) as an officer and/or director of The Clifton Foundation.

<sup>(7)</sup> James R. Clifton owns, controls or holds with the power to vote 1,191,236.40 shares (6.9573%) individually and 63,317 shares (0.3698%) as an officer and/or director of The Clifton Foundation.

<sup>(9)</sup> The security holders are considered part of the same immediate family and in the aggregate own, control or hold with the power to vote 2,447,000 shares (14.2856%).

<sup>(10)</sup> Bramlet Frank Beard owns, controls or holds with the power to vote 346,180 shares (2.0218%) individually and 238,900 shares (1.3953%) as Trustee of the Bramlet Frank Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

<sup>(11)</sup> Carey Beard Casey owns, controls or holds with the power to vote 238,900 shares (1.3953%) as Trustee of the Carey Beard Casey Trust created under the Pat Beard 2012 Irrevocable Trust and 346,180 shares (2.0218%) as Trustee of the Carey Beard Casey Trust created UW of Martha George Beard.

<sup>(12)</sup> Joseph George Beard owns, controls or holds with the power to vote 346,180 shares (2.0218%) individually and 238,900 shares (1.3953%) as Trustee of the Joseph George Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

<sup>(13)</sup> Robert Heber Beard owns, controls or holds with the power to vote 346,180 shares (2.0218%) individually and 238,900 shares (1.3953%) as Trustee of the Robert Heber Beard Trust created under the Pat Beard 2012 Irrevocable Trust.



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<sup>(14)</sup> James Michael Beard owns, controls or holds with the power to vote 76,680 shares (0.4478%) individually and 29,000 shares (0.1694%) as Trustee of the James Michael Beard Trust created under the Pat Beard 2012 Irrevocable Trust.

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(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c).

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(e) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
1 William A. Nesbitt Waco, Texas USA	Banking	CentraBanc Corporation- Chairman of the Board, President, Director, Principal securities holder	Central Nat'l Bank- Chairman of the Board, CEO, Director	See Confidential Section	CentraBanc Corporation- 10.7756%	N/A	N/A
2 Thomas G. Chase, Jr. Waco, Texas	(1) Insurance	CentraBanc Corporation- Director, Principal securities holder	Central Nat'l Bank- Director	See Confidential Section	CentraBanc Corporation- 14.2916% <b>(2)</b>	N/A	See Confidential Section
3 T. George Chase III Waco, Texas USA	(1) Insurance	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 0.32140%	N/A	See Confidential Section
4 Felicia Helen Goodman Waco, Texas USA	(1) Non-Profit Executive Director	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 0.32140%	N/A	See Confidential Section
5 Lyndon L. Olson, Jr. Waco, Texas USA	(3) Banking	CentraBanc Corporation- Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 10.1974%	N/A	N/A
6 Kay Olson Waco, Texas USA	(3) Investments	CentraBanc Corporation- Director	Central Nat'l Bank- Director	See Confidential Section	CentraBanc Corporation- 0.5840%	N/A	N/A

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(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c).

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(e) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
7 Ronald Rapoport Waco, Texas USA	Professor	CentraBanc Corporation- Principal securities holder, Trustee	N/A	See Confidential Section	CentraBanc Corporation- 14.2799% <b>(4)</b>	N/A	See Confidential Section
8 Mary R. Holley Waco, Texas USA	Banking	CentraBanc Corporation- Vice President	Central Nat'l Bank- Chief Financial Officer, Chief Investment Officer, & Cashier	See Confidential Section	N/A	N/A	See Confidential Section
9 J. David Smith Waco, Texas USA	Banking	CentraBanc Corporation- Vice President	Central Nat'l Bank- President Senior Lending Officer	See Confidential Section	N/A	N/A	N/A
10 Gary Schmidt Temple, Texas USA	Banking	CentraBanc Corporation- Vice President	Central Nat'l Bank- President-Temple	See Confidential Section	N/A	N/A	N/A
11 Carolyn Haferkamp Waco, Texas USA	Banking	CentraBanc Corporation- Asst. Secretary - Treasurer	Central Nat'l Bank- President Chief Lending Officer	See Confidential Section	N/A	N/A	N/A
12 William L. Clifton Jr. Waco, Texas USA	<b>(5)</b> Investments	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 7.3271% <b>(6)</b>	N/A	See Confidential Section
13 James R. Clifton Waco, Texas USA	<b>(5)</b> Investments	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 7.3271% <b>(7)</b>	N/A	See Confidential Section

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(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c).

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(e) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
14 James P. Chase III Waco, Texas USA	(5) Investments	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 4.6386%	N/A	See Confidential Section
15 Robert Drayton McLane III Salado, TX USA	CEO/Food Distribution Company	CentraBanc Corporation- Director	Central Nat'l Bank- Director	See Confidential Section	N/A	N/A	See Confidential Section
16 Peter Kultgen Waco, Texas USA	Auto Dealer	CentraBanc Corporation- Director,	Central Nat'l Bank- Director	See Confidential Section	CentraBanc Corporation- 2.4856%	N/A	See Confidential Section
17 Bramlet F. Beard Ennis TX USA	(9) Banking	CentraBanc Corporation- Director, Principal securities holder	Central Nat'l Bank- Director	See Confidential Section	CentraBanc Corporation- 3.4171% (10)	N/A	See Confidential Section
18 Carey Beard Casey Salado, Texas USA	(9) Investments	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 3.4171% (11)	N/A	See Confidential Section
19 Joseph George Beard Waco, Texas USA	(9) Investments	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 3.4171% (12)	N/A	See Confidential Section

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(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (including names of other businesses)	(4)(e) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
20 Robert Heber Beard Dallas, Texas USA	(9) Physician	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 3.4171% <b>(13)</b>	N/A	See Confidential Section
21 James Michael Beard Waco, Texas USA	(9) Banking	Principal securities holder	N/A	See Confidential Section	CentraBanc Corporation- 0.6172% <b>(14)</b>	N/A	See Confidential Section
22 David Nemecek Waco, TX USA	Investments	CentraBanc Corporation- Director	Central Nat'l Bank- Director	See Confidential Section	CentraBanc Corporation- 0.00120%	N/A	See Confidential Section
23 Mark Hobbs Waco, TX USA	Lawyer	CentraBanc Corporation- Director	Central Nat'l Bank- Director	See Confidential Section	CentraBanc Corporation- 0.00584%	N/A	See Confidential Section
24 Bethany Williams Waco, Texas USA	Banking	CentraBanc Corporation- Secretary - Treasurer	Central Nat'l Bank- Vice-President Secretary to the Board	N/A	N/A	N/A	N/A