

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.

**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

**I. Powell Thompson**

Name of the Holding Company Director and Official

**Vice Chairman of the Board**

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

**03/18/2021**

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. \_\_\_\_\_

**Americo Bancshares, Inc**

Legal Title of Holding Company

**P.O. Drawer 9**

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

**Wolfforth TX 79382**

City State Zip Code

**530 E Highway 62/82, Wolfforth, TX 79382**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Chancy Edwards SVP, Controller**

Name Title

**(806) 775-5129**

Area Code / Phone Number / Extension

**(806) 775-5075**

Area Code / FAX Number

**cedwards@theabcbank.com**

E-mail Address

**www.theabcbank.com**

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

Is confidential treatment requested for any portion of this report submission? 0=No  
1=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."

## 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.

---

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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City State  Zip Code

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Physical Location (if different from mailing address)

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# **AMERICO BANCSHARES, INC.**

**2020 ANNUAL REPORT**



**AMERICO BANCSHARES, INC.  
ANNUAL STOCKHOLDERS MEETING AGENDA  
JANUARY 19, 2021**

- \*Call to Order Dr. John Moore
- \*Declare a Quorum
- |                                   |                                   |
|-----------------------------------|-----------------------------------|
| _____ Shares Present              | _____ Shares Represented by Proxy |
| <u>583,883</u> Shares Outstanding | _____ % Represented               |
- \*Minutes of Previous Meeting (1-21-20) Dr. John Moore
- \*2020 Annual Review James Arnold
- \*Election of Directors: Dr. John Moore
- |                  |                 |
|------------------|-----------------|
| James Arnold     | Mike Cunningham |
| Jon Hockenyos    | Steve McGavock  |
| Andy Meyercord   | John Moore, MD  |
| Todd Moore       | Jim Nolen, Jr   |
| Loyd Rinehart    | Robert Shapiro  |
| Melissa Thoveson | Powell Thompson |
| _____            | _____           |
- \*Election of Officers: Dr. John Moore
- John M. Moore - Chairman of the Board  
Powell Thompson – Vice Chairman  
James Arnold - President  
Johnny McCowen – Treasurer  
Tracy Riddle - Secretary
- \*Ratify Actions Dr. John Moore
- \*Insurance Coverage Review Tracy Riddle
- \*Adjourn



AMERICO BANCSHARES, INC.  
ANNUAL STOCKHOLDERS MEETING  
January 21, 2020

Chairman John Moore, MD called the meeting to order at 10 A.M. on January 21, 2020. There were 478,060 shares represented in person/video/phone, 12,684 shares represented by proxy or 84% of total outstanding shares. A quorum was declared. Shareholders in attendance in person, by video, or by phone were Americo Bancshares ESOP (Johnny McCowen, Trustee), Don Bell, Hilltop Securities (John Moore), JPM Interests Ltd & II Ltd (James S Moore), Johnny McCowen, Steve McGavock, Todd Moore, John Moore, MD, Jim Nolen, John Ross Phillips, Rebecca Phillips, Phyllis A Moore Trust (James S Moore), Loyd Rinehart, Robert Shapiro Family Trust, Gerald Smith, John Smith, STRATA Trust Co. (Powell Thompson), Brick Sudderth, Powell Thompson, and Melissa Thoveson. Andy Meyercord, James Arnold, Bill Adkins, Troy Melcher, Tracy Riddle and Monique Love were also in attendance.

Minutes of the January 15, 2019 meeting were reviewed. The minutes were approved as presented.

A letter to shareholders from James Arnold and 2019 unaudited financial statements for Americo Bancshares, Inc. were given to each Stockholder in attendance. Mr. Arnold reviewed the Letter to Shareholders in detail, a copy of which is attached to these minutes.

Chairman Moore noted the positive increase in shareholder value in 2019 and stated that the bank is well positioned for the upcoming year. He noted that the bank's executive management team remains strong. He also noted that asset quality remains solid.

A motion was made by Loyd Rinehart, seconded by Powell Thompson, to elect Mike Cunningham, Steve McGavock, Jim Nolen, Bobby Shapiro, Loyd Rinehart, Melissa Thoveson, James S. Moore, John Moore, Todd Moore, Powell Thompson, Andy Meyercord, Jon Hockenyos and James Arnold to serve as directors for 2020. Motion was unanimously approved.

A motion was made by Loyd Rinehart, seconded by Steve McGavock, to elect John Moore as Chairman of the Board, Powell Thompson as Vice Chairman, James Arnold as President, Johnny McCowen as Treasurer, and Tracy Riddle as Secretary for Americo Bancshares, Inc. The motion carried with no opposition.

Loyd Rinehart made a motion to ratify and approve all official, legal acts of the Directors and Officers of Americo Bancshares, Inc. for the year 2019. The motion was seconded by Steve McGavock and carried with no opposition.

Johnny McCowen reviewed with the stockholders the entire range of insurance coverages for the American Bank of Commerce and Americo Bancshares, Inc. for adequacy. A detailed outline of all the coverage was circulated for review, and added as a part of these minutes.

There being no further business, the meeting was adjourned.

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January 19, 2021

To Our Shareholders,

I am pleased to provide you with the financial performance for Americo Bancshares and its wholly owned subsidiary, American Bank of Commerce for the year ending December 31, 2020. Americo Bancshares grew total assets to \$114,563,875, an increase of \$16,073,694, while liabilities decreased from \$8,500,114 to \$8,453,778. Total equity grew to \$106,848,854, yielding a book value of \$167.76 per share.

The American bank of Commerce began 2020 with a strong 1<sup>st</sup> Quarter, right before the global pandemic hit our World. It goes without saying that 2020 was a year unlike any we have ever experienced. The bank took proactive measures in March to protect the health and safety of our employees and customers as the global pandemic spread. April saw the launch of the Paycheck Protection Program (PPP) that was rolled out by the Federal Reserve and The Small Business Administration (SBA). The bank processed over \$135,000,000 in PPP loans for over 1,100 small businesses across Texas and Colorado. It is worth mentioning that all loans were processed within a six-week timeframe. Processing fees generated from the PPP were \$4,958,340. It was a remarkable effort on behalf of every employee inside of ABC Bank.

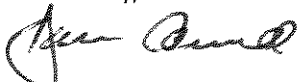
Last year marked another year of earnings growth as American Bank of Commerce earned net income of \$10,215,918. The bank ended the year with total assets of \$1,222,030,915, total liabilities of \$1,108,138,984, and equity of \$113,891,931. As noted above, the bank exceeded \$10 million in net income resulting in a return on average assets of .89% and a return on average equity of 9.53%. Asset quality remains very strong. Non-performing assets and past dues remain low. With the pandemic wreaking havoc on the national economy, I am grateful that our loan portfolio has sustained itself and remained strong. Once again, our dedicated employees at American Bank of Commerce worked with all borrowers who were negatively impacted by the pandemic. The dedication to the success of our customers was evident. If there was ever a time where community bankers were needed by small business, it was 2020. Community banking excelled when ABC was able to assist many non-customers who were unable to get a PPP loan from their big bank.

Infinity Mortgage Holdings, the wholly owned bank subsidiary, ended the year with \$22,848,350 in assets and produced loan origination volume of \$239,000,000. Infinity Mortgage generated a loss of 438,345 for the year. Changes in leadership at Infinity were made during 2020. While the 2020 results were not what we were expecting, the significant changes within the company will position Infinity for success in 2021 and beyond. I remain optimistic about the future of Infinity and its contribution to American Bank of Commerce and Americo Bancshares.

We are all looking forward to our communities returning to normal in 2021. In the meantime, ABC will continue working with our small business customers and depositors to provide outstanding customer service, current technologies, and banking products they need to be successful. We enjoy strong economies across all our markets in Texas and Colorado with low unemployment, solid job growth, and strong loan demand. We will continue to improve our bottom line by growing loans and deposits, enhancing noninterest income through Infinity Mortgage and taking advantage of opportunities to reduce expenses.

This performance is a direct result of the hard work and dedication of our board of directors, officers, and employees. Their commitment to providing a good return to shareholders while maintaining a healthy financial institution will allow us to remain an independent community bank for generations to come.

Sincerely,



James Arnold  
President & CEO  
American Bank of Commerce

**AMERICO BANCSHARES, INC.**  
**(Parent Company)**  
**Statement of Financial Condition**  
**December 31, 2020 and 2019**

<b>Assets</b>	<b>(Unaudited) 2020</b>	<b>(audited) 2019</b>
Cash	\$ 389,633	\$ 715,980
Accounts receivable - American Bank of Commerce	0	
Dividends receivable		-
Income tax receivable	585,894	-
Deferred income tax	96,312	96,313
Investment in stock of American Bank of Commerce Wolfforth, Texas - 32,000 shares	113,891,931	98,019,695
Investment in Americo Funding Trust I	186,000	186,000
Other assets	-	529,637
	<u>\$ 115,149,770</u>	<u>\$ 99,547,625</u>
 <b>Liabilities and shareholders' equity</b>		
Income tax payable		
Notes payable	2,000,000	2,000,000
Accrued interest payable	46,666	67,073
Other expenses payable	68,249	109,049
Subordinated debentures	6,186,000	6,186,000
	<u>8,300,916</u>	<u>8,362,122</u>
 <b>Shareholders' equity</b>		
Common stock, par value \$1 per share; authorized 1,000,000 shares; issued 640,000 shares	640,000	640,000
Additional paid in capital	3,668,504	3,904,246
Additional paid in capital - stock options	300,196	235,742
Retained earnings	96,635,483	87,641,162
Accumulated other comprehensive income, net of tax expense	8,897,230	2,056,911
Treasury stock	(3,292,558)	(3,292,558)
	<u>106,848,854</u>	<u>91,185,503</u>
	<u>\$ 115,149,770</u>	<u>\$ 99,547,625</u>

The unaudited financial information set forth above is preliminary and subject to adjustments and modifications. The final audited financial statements and related notes are required to be included in our annual reporting to the Federal Deposit Insurance Corporation and the Texas Department of Banking for the year ending December 31, 2020. Adjustments and modifications to the financial statements may be identified during the course of the audit work, which could result in significant differences from this preliminary unaudited financial information.

*Johnny McCowen*

Johnny McCowen  
Chief Financial Officer



**AMERICO BANCSHARES, INC.**  
**(Parent Company)**  
**Statement of Income**  
for the Years ended December 31, 2019 and 2020

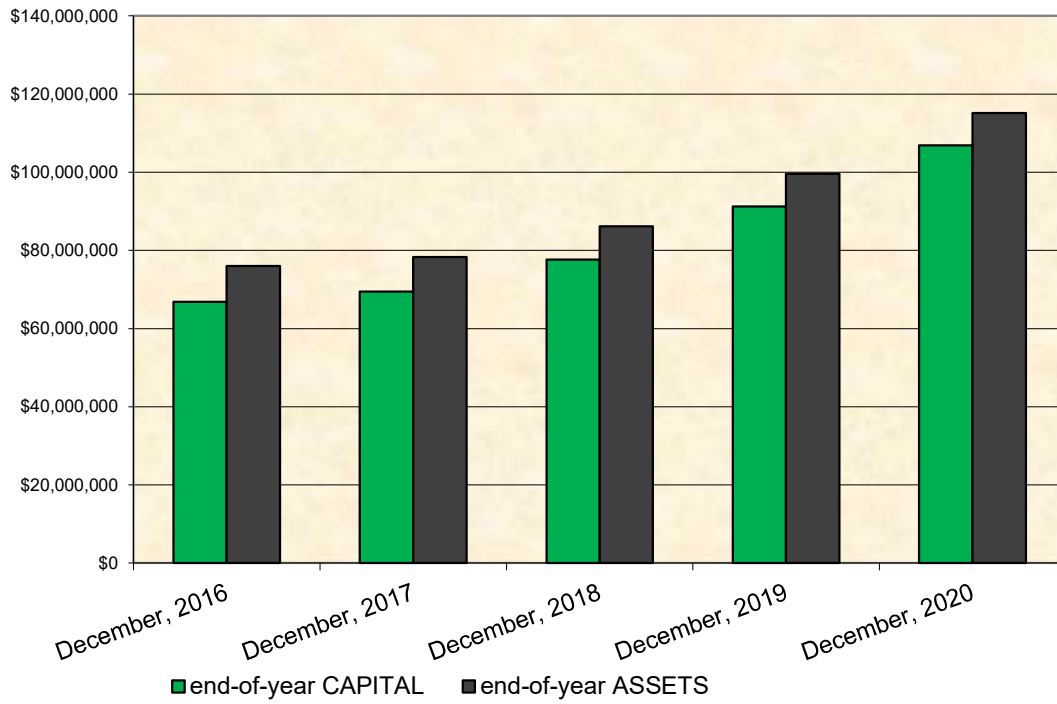
	(Unaudited) 2020	(audited) 2019
Dividends from American Bank of Commerce	\$ 1,184,000	\$ 1,110,000
Miscellaneous Income	\$ 461	
Dividends from trust preferred stock	7,626	10,142
Total income	<u>1,192,088</u>	<u>1,120,142</u>
Salaries and benefits	44,141	(59,461)
Interest expense	355,227	457,094
Stock option expense		
Amortization of deferred financing costs		
Travel and business development		
Contributions		
Miscellaneous expense	<u>105,154</u>	<u>6,924</u>
	<u>504,521</u>	<u>404,557</u>
Income before federal income tax and equity in undistributed net income of subsidiary	687,566	715,585
Federal income tax benefit	90,084	102,928
Equity in undistributed net income of subsidiary - American Bank of Commerce	<u>9,031,918</u>	<u>8,344,270</u>
<b>Net Income</b>	<u><u>\$ 9,809,568</u></u>	<u><u>\$ 9,162,783</u></u>

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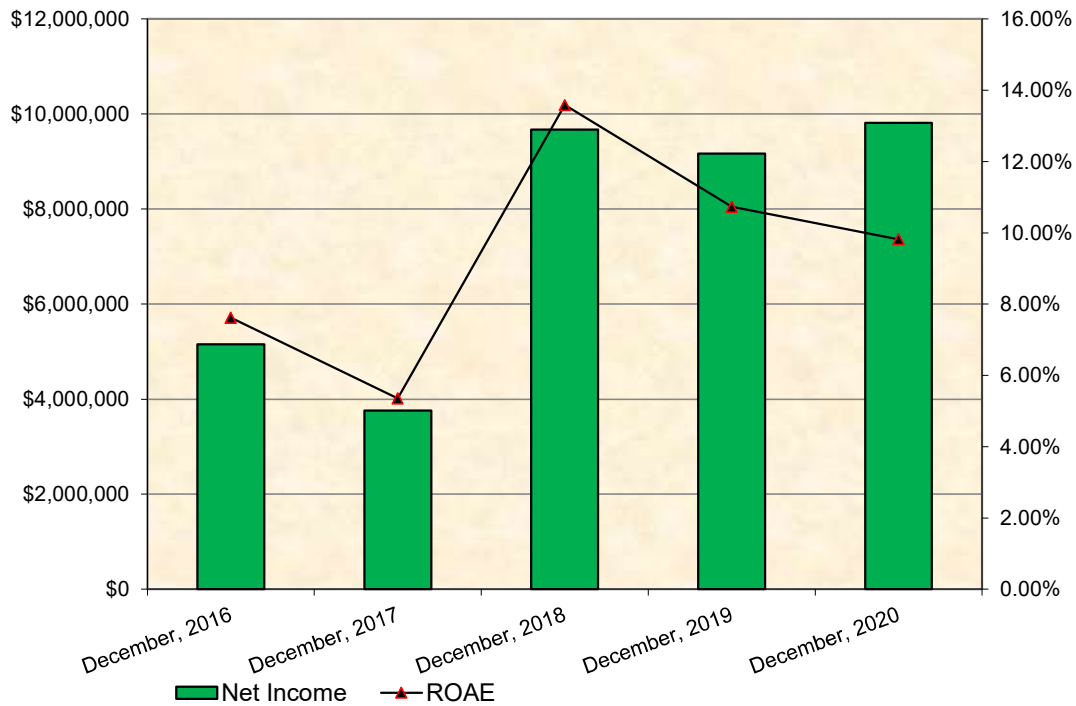
*Johnny McCowen*

Johnny McCowen  
Chief Financial Officer and  
Senior Executive Vice President

## AMERICO BANCSHARES, INC.

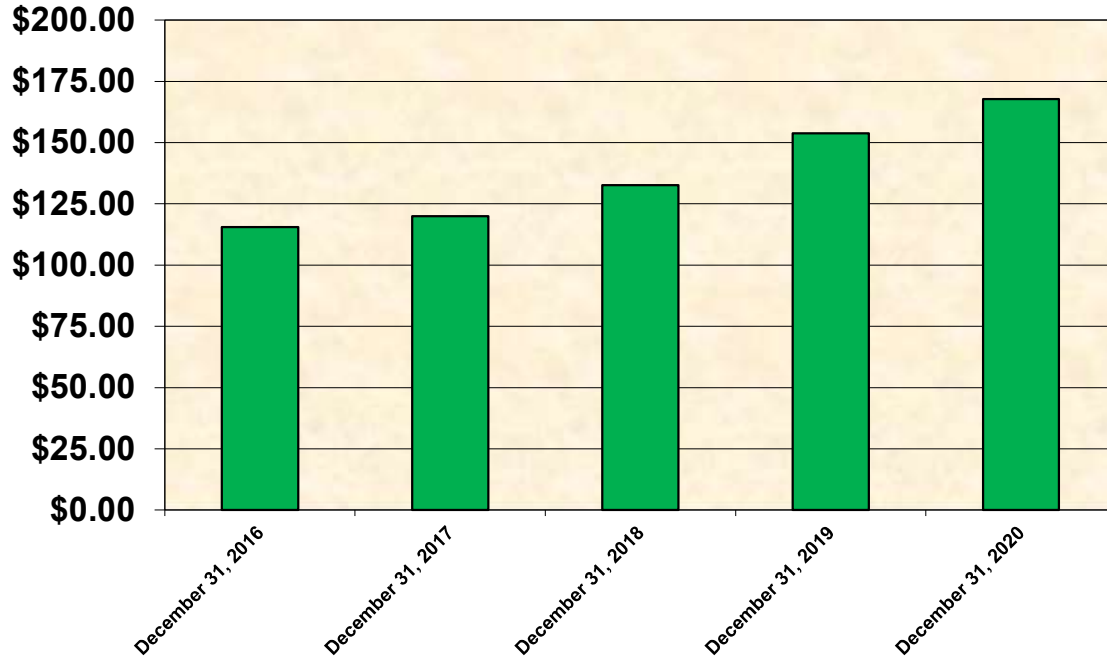


## AMERICO BANCSHARES, INC.



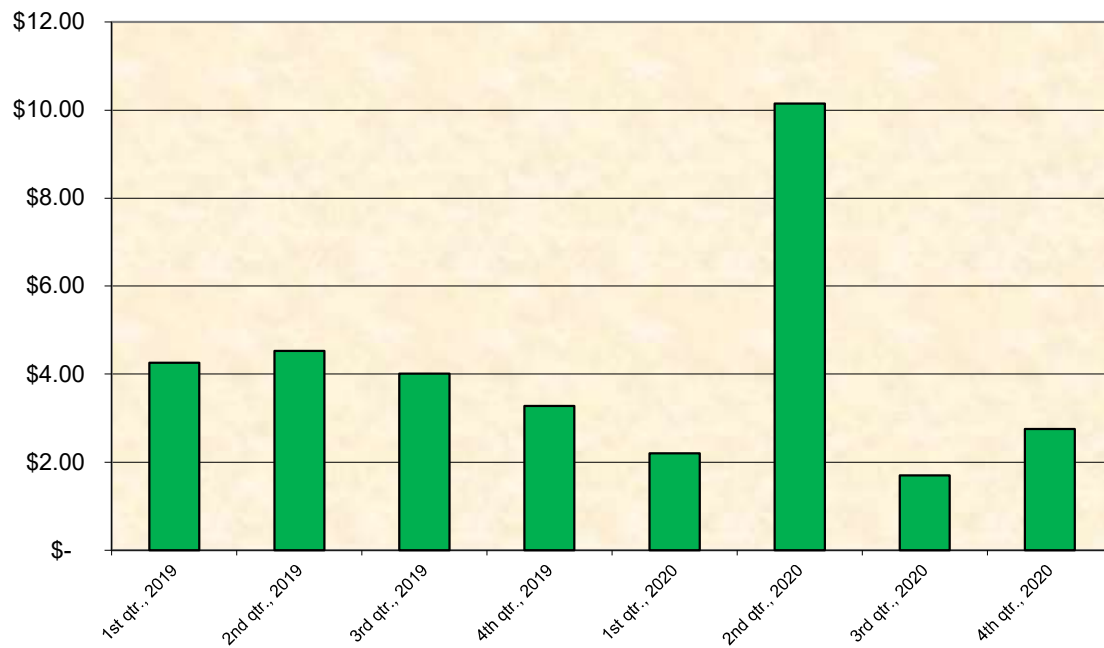
# AMERICO BANCSHARES, INC.

## COMMON STOCK BOOK VALUE



# AMERICO BANCSHARES, INC.

## EARNINGS PER SHARE BY QUARTER



**AMERICO BANCSHARES, INC.**  
**Investment in Stock of American Bank of Commerce**  
(Unaudited)

The American Bank of Commerce is a wholly-owned subsidiary of Americo Bancshares, Inc. The condensed summary statements of financial condition and the condensed summary of income statements for the American Bank of Commerce are presented below:

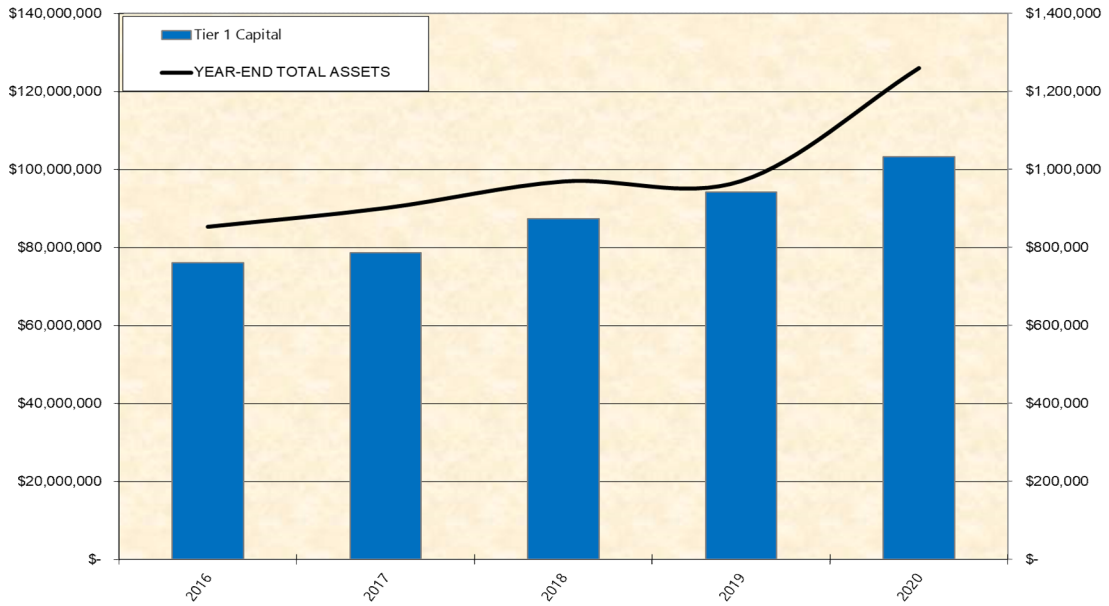
	<b>(Unaudited)</b> <b>2020</b>	<b>(audited)</b> <b>2019</b>
<b>Assets</b>		
Cash and cash equivalents	\$ 51,794,468	\$ 19,022,730
Investment securities	402,991,648	311,929,947
Investment in subsidiary	3,291,548	3,229,891
Loans, net of allowance for losses	730,947,342	590,551,269
Other assets	33,005,909	45,120,518
	<u>\$ 1,222,030,915</u>	<u>\$ 969,854,355</u>
<b>Liabilities and shareholders' equity</b>		
Deposits	\$ 1,073,156,330	\$ 857,718,493
Federal funds purchased and securities sold under agreements to repurchase	23,127,144	4,913,324
Accrued and other liabilities	11,855,510	9,202,843
	<u>1,108,138,984</u>	<u>871,834,660</u>
Total liabilities	1,108,138,984	871,834,660
Shareholders' equity	113,891,931	98,019,695
	<u>\$ 1,222,030,915</u>	<u>\$ 969,854,355</u>
	<b>(Unaudited)</b> <b>2020</b>	<b>(audited)</b> <b>2019</b>
Interest Income	\$ 37,427,987	\$ 41,333,166
Interest Expense	(6,015,005)	(7,155,448)
	<u>31,412,982</u>	<u>34,177,718</u>
Provision for loan losses	(3,040,445)	(908,419)
Net interest income after provision for loan losses	28,372,537	33,269,299
Non-interest income	10,279,902	3,919,299
Non-interest expense	(26,290,845)	(25,519,305)
Income before income taxes	12,361,594	11,669,293
Income tax expense	(2,145,676)	(2,215,023)
Net Income	<u>\$ 10,215,918</u>	<u>\$ 9,454,270</u>

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*Johnny McCowen*

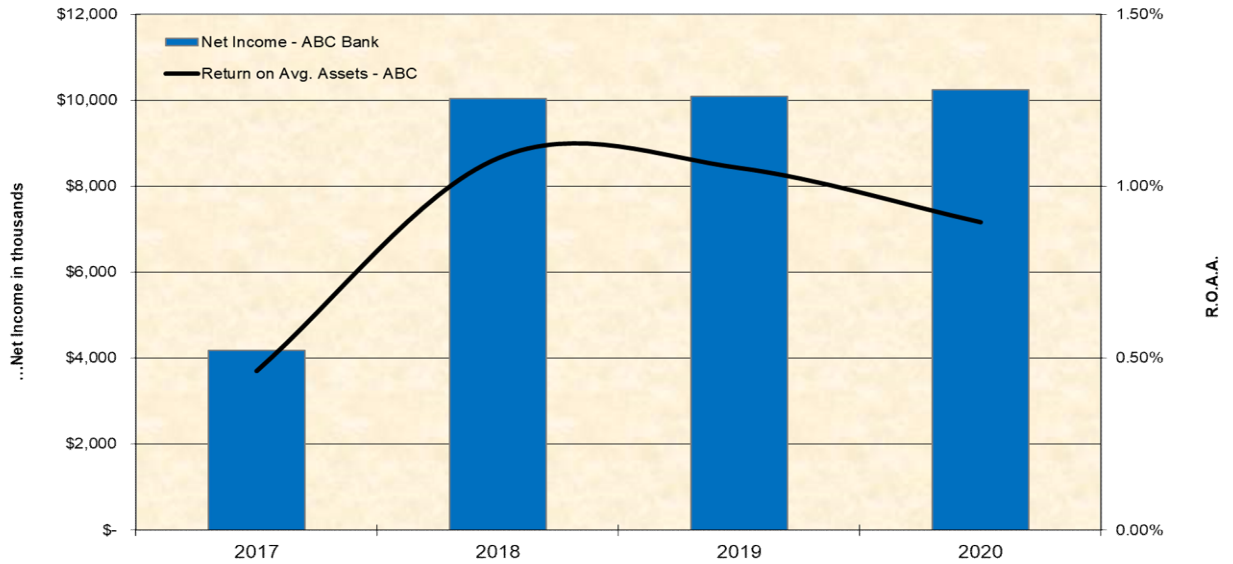
Johnny McCowen  
Chief Financial Officer and  
Senior Executive Vice President

**AMERICAN BANK OF COMMERCE  
CAPITAL AND ASSET GROWTH**



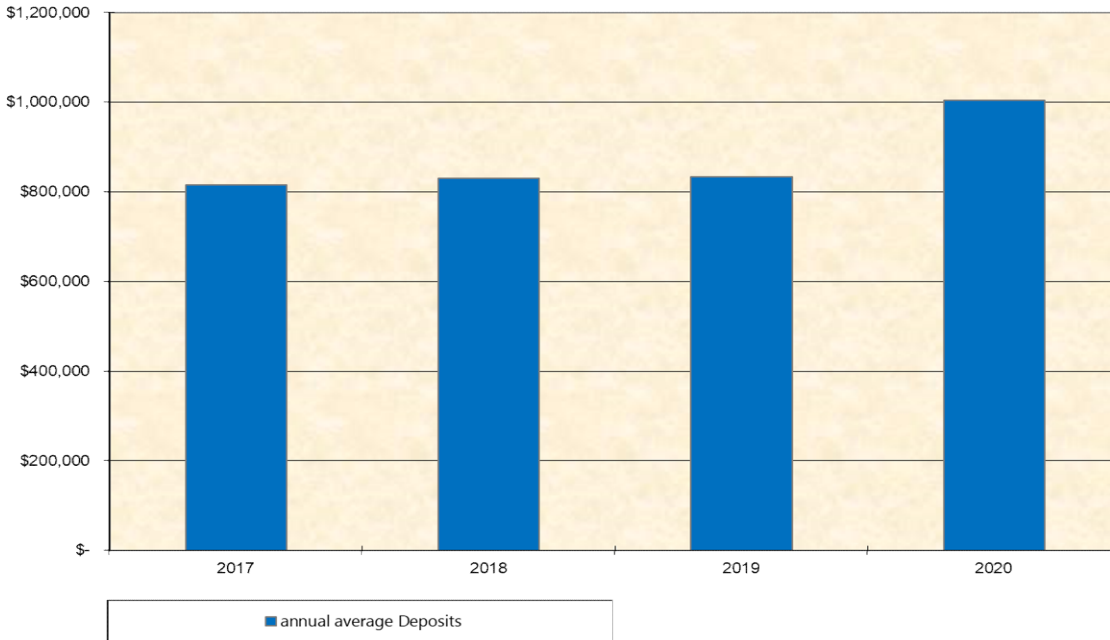
The financial information set forth above is preliminary and subject to adjustments and modifications.

**NET INCOME  
RETURN ON AVERAGE ASSETS**

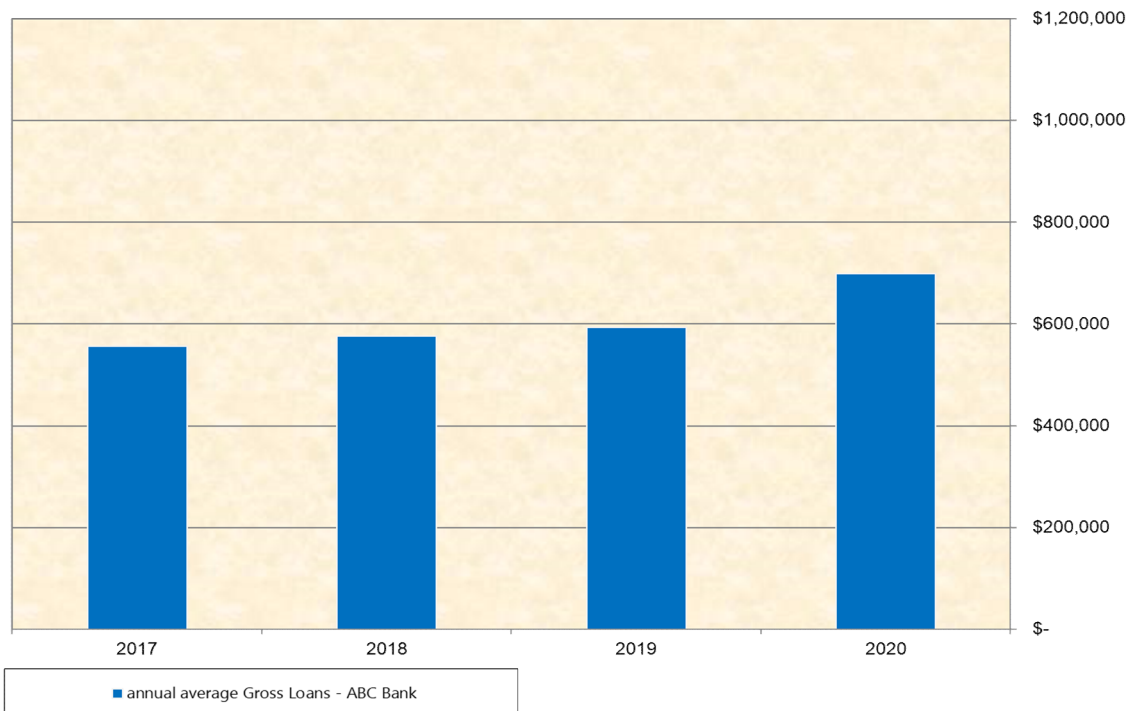


The financial information set forth above is preliminary and subject to adjustments and modifications.

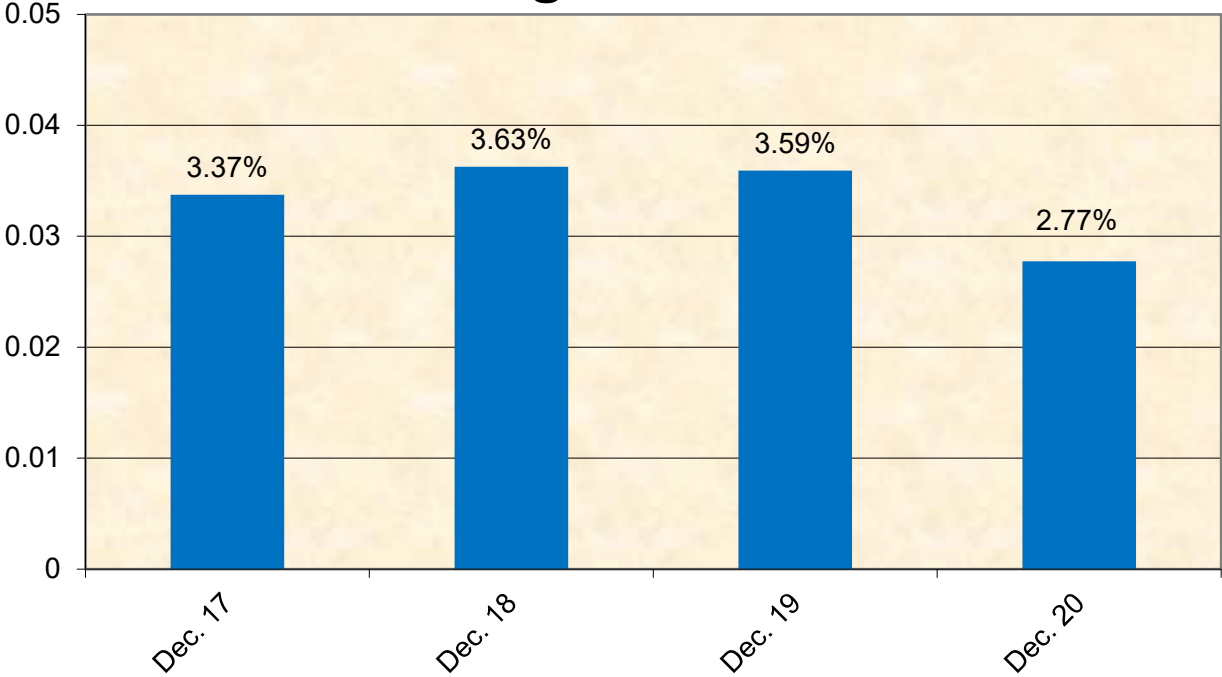
## AVERAGE BANK DEPOSIT growth



## AVERAGE BANK LOAN growth



# Net Interest Margin



**Infinity Mortgage Holdings, LLC**  
**Statement of Financial Condition**  
**December 31, 2020 and 2019**

<b>Assets</b>	<b>(Unaudited)</b> <b>2020</b>	<b>(audited)</b> <b>2019</b>
	<hr/>	<hr/>
Current Assets:		
Cash (restricted)	1,108,764	1,895,038
Cash (unrestricted)	112,212	329,599
Member Advances		
Loans Held for Investment	410,324	
Mortgage Loans Held for Sale at Fair Value	19,441,715	28,127,939
Derivative Assets	433,622	
Other Assets	146,817	197,806
Total Current Assets	<hr/> 21,653,454	<hr/> 30,550,382
Property and Equipment, Net	102,344	138,558
Goodwill, Net	1,092,552	1,225,655
Deposits		
	<hr/>	<hr/>
	<u>\$ 22,848,350</u>	<u>\$ 31,914,595</u>
 <b>Liabilities and shareholders' equity</b>		
Current Liabilities:		
Accounts Payable and Accrued Liabilities	344,192	337,526
Accrued Payroll	226,282	
Secondary Market Reserve	38,898	
Warehouse Line of Credit	18,525,567	27,056,572
Other Borrowings	339,597	1,290,606
Derivative Hedge Loss Open Positions	82,266	
	<hr/>	<hr/>
Total liabilities	\$ 19,556,802	\$ 28,684,704
 <b>Shareholders' equity</b>		
Members Equity		
Paid in capital	3,765,000	3,265,000
Retained Earnings	(35,107)	
Net Income	(438,345)	(35,109)
Change in Hedge value		-
	<hr/>	<hr/>
Total shareholders' equity	3,291,548	3,229,891
	<hr/>	<hr/>
	<u>\$ 22,848,350</u>	<u>\$ 31,914,595</u>

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*Johnny McCowen*

Johnny McCowen



**Infinity Mortgage Holdings, LLC**  
**Statement of Income**  
**December 31, 2020 and 2019**  
(Unaudited)

	<b>(Unaudited)</b> <b>2020</b>	<b>(audited)</b> <b>2019</b>
Mortgage Lending Income:		
Loan Origination Fees / Gains on Sales of Mortgage Loans \$	9,581,530	\$ 8,518,708
Loan Fees Related to Lending Activities		
Interest Income Related to Lending Activities	706,109	525,064
Total Mortgage Lending Income	10,287,639	9,043,772
Mortgage Lending Costs:		
Loan Origination Commissions		
Loan Costs Related to Lending Activities		
Warehouse Line of Credit Interest Expense	712,423	638,583
Provision of Secondary Market Reserve		32,848
Total Mortgage Lending Costs	712,423	671,431
Gross Profit	9,575,216	8,372,341
Operating Expense		
Salaries and Employee Benefits	7,096,286	7,167,594
General an administrative	2,841,555	1,031,688
Other expenses	283,744	208,168
Total Operating Expenses	10,221,585	8,407,450
Other Income / Expense (Hedging)	208,024	
<b>Net Income</b>	<b>\$ (438,345)</b>	<b>\$ (35,109)</b>

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*Johnny McCowen*

Johnny McCowen

**BOARD OF DIRECTORS**

of Americo Bancshares, Inc.

John Moore, Chairman of the Board  
James S. Moore, Chairman Emeritus  
Powell Thompson, Vice Chairman of the Board  
James Arnold, President  
Mike Cunningham  
Jon Hockenyos  
Steve McGavock  
Andy Meyercord  
Todd Moore  
Jim Nolen  
Loyd Rinehart  
Robert Shapiro  
Melissa Thoveson

**OFFICERS**

of Americo Bancshares, Inc.

John Moore - Chairman of the Board  
Powell Thompson - Vice Chairman  
James Arnold - President  
Johnny McCowen - Chief Financial Officer  
Tracy Riddle - Secretary



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**AMERICO BANCSHARES, INC. dba American Bank of Commerce, Infinity Mortgage Holdings LLC & American Insurance Partners  
Current Insurance Coverages as of 12/31/2020**

POLICY	COMPANY	LIMIT OF LIABILITY	Deductible/Retention	EXPIRATION DATE	PREMIUM (inc fees)	PURCHASED THROUGH
Workers Compensation Policy - Texas	Traveler's	\$1,000,000	n/a	September 15, 2021	\$17,566.00	Texas Bankers Insurance Agency
Workers Compensation Policy - Colorado	Traveler's	\$1,000,000	n/a			
Forced Place Property Policy	JB Lloyd & Associates, LLC	\$1,000,000	Coverage based on value	November 1, 2021	Premium based on number of properties	Texas Bankers Insurance Agency
Foreclosed Property	JB Lloyd & Associates, LLC	\$1,000,000	Coverage based on value			
Flood Insurance Policy	JB Lloyd & Associates, LLC	max. limit \$250,000 - residential max. limit \$500,000 - commercial	Coverage based on value Coverage based on value	November 1, 2021	Premium based on number of properties	Texas Bankers Insurance Agency
Employers Comprehensive Notary Public Errors and Omissions Policy		\$35,000	n/a	December 1, 2021	\$1,123.00 <i>based on 51 notaries</i>	Texas Bankers Insurance Agency C N A Surety
Financial Institution Bond (Standard Form No. 24)	ABA Insurance Services	\$7,000,000	\$75,000	March 23, 2023	\$45,930.00 3-yr term	Texas Bankers Insurance Agency
Directors and Officers Liability combined aggregate with EPL, BPL, FL, LL	ABA Insurance Services	\$7,000,000 Total Policy Limit - \$16,000,000	\$75,000	March 23, 2023	\$124,489.00 3-yr term	Texas Bankers Insurance Agency
Employment Practices Liability	ABA Insurance Services	\$3,000,000	\$75,000	March 23, 2023	Inc in D&O premium	Texas Bankers Insurance Agency
Bankers Professional Liability	ABA Insurance Services	\$3,000,000	\$75,000	March 23, 2023	Inc in D&O premium	Texas Bankers Insurance Agency
Fiduciary Liability	ABA Insurance Services	\$3,000,000	\$25,000	March 23, 2023	Inc in D&O premium	Texas Bankers Insurance Agency
Lender Liability	ABA Insurance Services	\$3,000,000	\$75,000	March 23, 2023	inc in D&O premium	Texas Bankers Insurance Agency
Cyber Liability	Beazley	\$2,000,000	\$25,000	March 23, 2021	\$18,720.00	Texas Bankers Insurance Agency
Plastic Card Fraud	AIG	\$10,000 per card \$500,000 single loss \$500,000 aggregate	\$25,000 \$25,000	May 21, 2021	\$7,137.90	Texas Bankers Insurance Agency
Commercial Property Coverage * see branch breakdown for insured values Addition of bank lot - Wolfforth	Traveler's	see below	\$1,000	May 15, 2021	\$47,573.00	Texas Bankers Insurance Agency
Commercial General Liability Coverage	Traveler's	\$2,000,000	n/a	May 15, 2021	inc in Property premium	Texas Bankers Insurance Agency
Commercial Inland Marine Coverage	Traveler's	included in Property Coverage		May 15, 2021	inc in Property premium	Texas Bankers Insurance Agency
Commercial Umbrella	Traveler's	\$10,000,000	n/a	May 15, 2021	\$8,590.00	Texas Bankers Insurance Agency
Commercial Auto Coverage (inc repossessed auto)	Traveler's	\$1,000,000	\$500	May 15, 2021	\$7,538.00	Texas Bankers Insurance Agency**
Mortgage Errors & Omissions (E&O)	Traveler's	\$3,000,000	n/a	May 15, 2021	\$3,686.00	Texas Bankers Insurance Agency
Corporate Kidnap & Ransom/Extortion Insurance	ABA Everest	\$3,000,000	n/a	March 23, 2023	inc in D&O premium	Texas Bankers Insurance Agency
Medallion Signature Guarantee STAMP Bond	STS Program Management, Inc. V# 73098	\$100,000 single \$200,000 aggregate	n/a n/a	February 13, 2022	\$1,200.00 3-yr term	Kemark Financial Svcs, Inc. Obligee Westchester Fire Insurance Company
<b>IMH Specific policies</b>						
Professional Services Liability	Loyds of London / Barbican FinPro Consortia 9562	\$1,000,000 - Aggregate \$150,000 Mortgage Fee Claims(SL)	\$25,000	4/14/2021	\$11,849.25	Texas Bankers Insurance Agency
Mortgage Bankers Bond	Loyds of London / Barbican FinPro Consortia 9562	\$500,000 / see policy for sublimits	\$2500 to \$15,000 depending on coverage line item	4/14/2021	\$6,113.10	Texas Bankers Insurance Agency

**Results:** A list of branches for your depository institution: **AMERICAN BANK OF COMMERCE (ID\_RSSD: 215662)**.  
 This depository institution is held by **AMERICO BANCSHARES, INC. (1107193)** of **WOLFFORTH, 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 Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	215662	AMERICAN BANK OF COMMERCE	530 EAST HIGHWAY 62	WOLFFORTH	TX	79382	LUBBOCK	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3252912	COLORADO SPRINGS BRANCH	434 S TEJON	COLORADO SPRINGS	CO	80903-2112	EL PASO	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Limited Service	3717635	TEJON MOBILE BRANCH	434 SOUTH TEJON	COLORADO SPRINGS	CO	80903-2112	EL PASO	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3280876	PUEBLO BRANCH	1000 WEST 6TH STREET	PUEBLO	CO	81003	PUEBLO	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3377525	BEN WHITE BLVD BRANCH	2201 WEST BEN WHITE BLVD	AUSTIN	TX	78704	TRAVIS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3541054	LAKELINE MALL BRANCH	10920 LAKELINE MALL DRIVE	AUSTIN	TX	78717	WILLIAMSON	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3184675	NORTHCROSS BRANCH	2535 W ANDERSON LN	AUSTIN	TX	78757-1180	TRAVIS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	2387161	RIO GRANDE BRANCH	610 WEST 5TH STREET	AUSTIN	TX	78701-2702	TRAVIS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3446878	SPICEWOOD SPRINGS ROAD BR	8668 SPICEWOOD SPRINGS RD	AUSTIN	TX	78759	WILLIAMSON	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Limited Service	3717653	WEST 5TH STREET MOBILE BRANCH	610 WEST 5TH STREET	AUSTIN	TX	78701-2702	TRAVIS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3541045	WEST BRAKER LANE BRANCH	2243 WEST BRAKER LANE	AUSTIN	TX	78758	TRAVIS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Limited Service	3717644	ADDISON MOBILE BRANCH	5050 QUORUM DRIVE, SUITE 100	DALLAS	TX	75254	DALLAS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3234468	NORTH DALLAS BRANCH	5050 QUORUM DRIVE, SUITE 100	DALLAS	TX	75254	DALLAS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	5469264	PARK CITIES	7001 PRESTON RD, STE 100	DALLAS	TX	75205	DALLAS	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3541036	50TH STREET BRANCH	3721 50TH STREET	LUBBOCK	TX	79413	LUBBOCK	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	2115092	82ND STREET BRANCH	8112 INDIANA AVE	LUBBOCK	TX	79423	LUBBOCK	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Full Service	3832547	NORTH LOOP BRANCH	4656 NORTH LOOP 289	LUBBOCK	TX	79416	LUBBOCK	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	
OK		Limited Service	3541027	MOBILE BRANCH	530 EAST HIGHWAY 62	WOLFFORTH	TX	79382	LUBBOCK	UNITED STATES	Not Required	Not Required	AMERICAN BANK OF COMMERCE	215662	

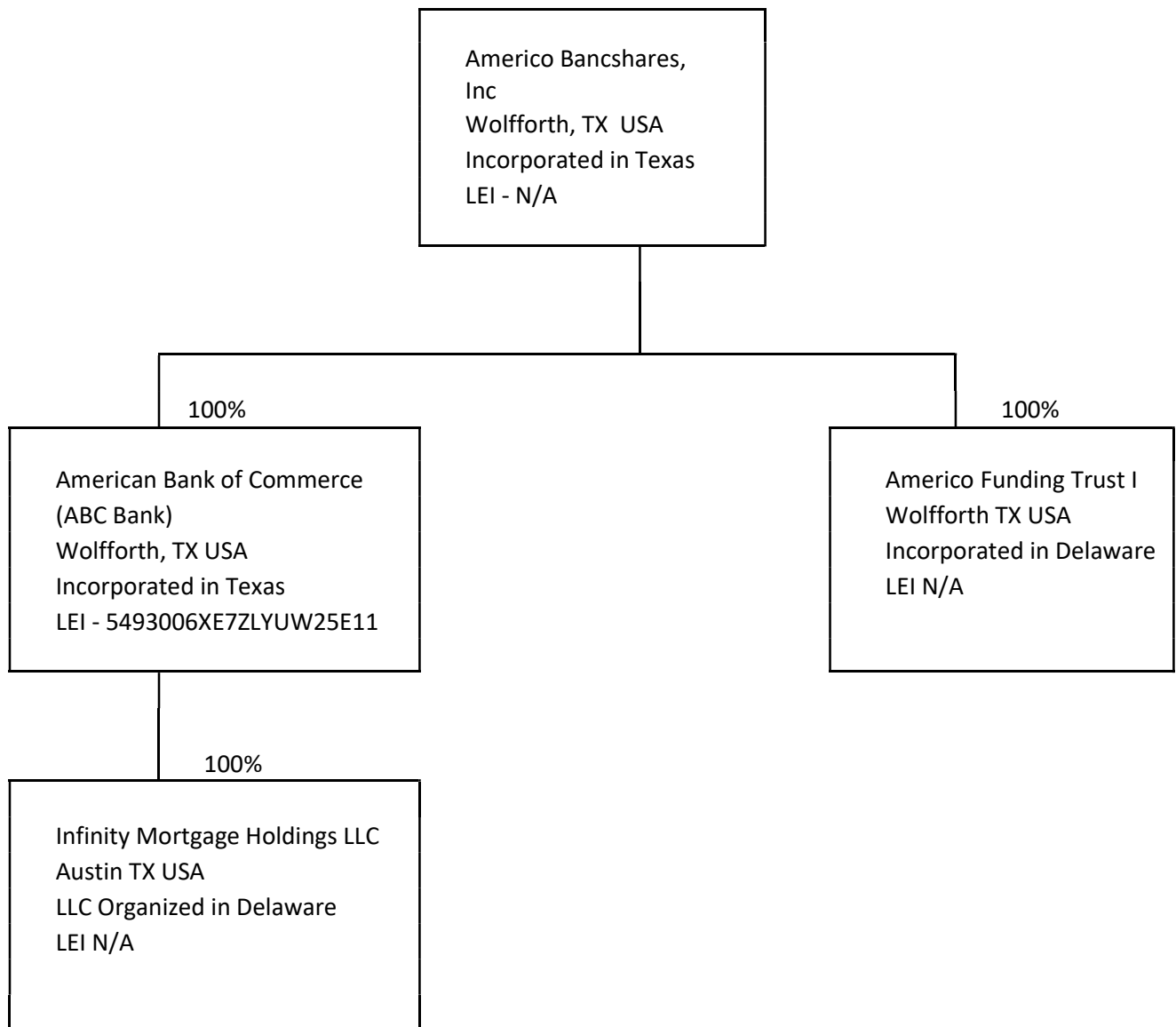
Form FR Y-6

Americo Bancshares, Inc.  
Wolfforth, TX 79382  
Fiscal Year Ending December 31, 2020

Report Item: Annual Report to Shareholders

1: The bank holding company did prepare an annual report for its securities holders and is not registered with the SEC.

2 (a): Organization Chart



**2 (b):** Domestic branch listing is enclosed with this report; no changes required at this time.

**Form FR Y-6**  
**Americo Bancshares, Inc.**  
Fiscal 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 12-31-20

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 12-31-20.

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
James S. Moore Lubbock, TX USA	USA	306,360 - 52.47% Common Stock	N/A		
Rebecca A. Phillips Austin, TX USA	USA	42,018 - 7.20% Common Stock			
John M. Moore, M.D. Dallas, TX USA	USA	31,000 - 5.31% Common Stock			
James T. Moore Dallas, TX USA	USA	30,000 - 5.14% Common Stock			
Melissa Thoveson Dallas, TX USA	USA	30,000 - 5.14% Common Stock			



Form FR Y-6  
Americo Bancshares, Inc.  
Fiscal Year Ending December 31, 2020

**Report Item 4: Insiders**

**(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 (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List 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)
Mike Cunningham Wolfforth, TX USA	Accountant	Director	Director (ABC Bank)	Partner Howard, Cunningham, Houchin & Turner, LLP	0.35%	N/A	HCH – 33.33%
James S. Moore Wolfforth, TX USA	Banker	Director	Director (ABC Bank)	Managing Partner JPM Interests, LTD Managing Partner JPM Interests II, LTD	52.47%	N/A	JPM Interest, LTD – 100% JPM Interest, II LTD – 100%
James Todd Moore Wolfforth, TX USA	Oil & Gas Manager	Director	Director (ABC Bank)	President Kiowa Gas Company President Mid-American Resources, Inc. President Alamosa Drilling Managing Partner MJT Properties LLC	5.14%	N/A	Kiowa – 100%  Mid-American Res., Inc. – 100%  Alamosa – 100%  MJT – 100%
John M. Moore, M.D. Wolfforth, TX USA	Physician	Director & Chairman	Director & Chairman (ABC Bank)	Owner John M. Moore MD	5.31%	N/A	Medical Practice 100%

(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 (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List 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)
Steve McGavock Lubbock, TX USA	Auto Dealership Management / Partner	Director	Director (ABC Bank)	President McGavock Inc. Partner McGavock Nissan Auto Group LLP Partner McGavock Auto Group Mgmt LLC Partner / Dealer McGavock Nissan Amarillo LLP Partner / Dealer McGavock Nissan Abilene LLP Partner McGavock Nissan Amarillo Mgmt LLC Partner McGavock Nissan Abilene Mgmt LLC Partner McGavock West Texas LP Lincoln Mercury Partner McGavock West Texas Mgmt LLC – Linc/Mercury Partner McGavock Family Land Co, LLC Partner McGavock Family Land Co of Amarillo Partner McGavock Family Land Co of Abilene Partner McGavock So Georgia Land Co LCC Partner McGavock Nissan of Wichita Mgmt LLC	0.91%	N/A	McGavock Inc – 100% McGavock Nissan 85% McGavock Auto Group Mgmt – 50% McGavock Nissan Amarillo – 85% McGavock Nissan Abilene – 50% McGavock Nissan Amarillo Mgmt - 50% McGavock Nissan Abilene Mgmt - 50% McGavock West Texas LP Lin/Mercury- 85% McGavock West Texas Linc/Mercury – 50% McGavock Family Land Co, LLC – 50% McGavock Family Land of Ama – 85% McGavock Family Land of Abilene- 40% McGavock So Georgia Land Co LCC– 100% McGavock Nissan of Wichita Mgmt – 50%
James A Nolan Jr. Austin, TX USA	CFO Consultant / RE Investor	Director	Director (ABC Bank)	President & CFO CFO Services Inc. Partner 6401 DCC Partnership Owner FMC Associates	0.09%	N/A	CFO Service 100% 6401 DCC Partner 50% FMC Assoc. 100%

(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 (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List 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)
Lloyd Rinehart Lubbock, TX USA	CFO Ag Data / Insurance Marketing	Director	Director (ABC Bank)	Owner/CEO/CFO LDJ American Online	0.09%	N/A	30% LDJ American
Robert Shapiro Austin, TX USA	RE Investor / Recycling	Director	Director (ABC Bank)	President Austin Metal and Iron Partner Rocking Ranch Partnership	0.09%	N/A	Austin Metal and Iron – 55% Rocking Ranch - 49%
E. Powell Thompson Wolfforth, TX USA	Banker	Director & President	Director & CEO (ABC Bank)	Partner Triple T JV Beneficiary E Powell Thompson Exempt Trust Lmt Partner Cross Your Fingers Oil  Trustee E Powell Thompson Trust	1.89%	N/A	Triple T JV – 21%  Exempt Trust 100%  Cross Your Fingers 60%  Thompson 100%
Melissa Thoveson Wolfforth, TX USA	N/A	Director	Director (ABC Bank)	N/A	5.14%	N/A	N/A
Johnny McCowen Wolfforth, TX USA	Banker	Treasurer	Sr Exec VP & CFO (ABC Bank)	N/A	0.19%	N/A	N/A
Tracy Riddle Wolfforth, TX USA	Banker	Secretary	Sr Exec VP & COO (ABC Bank)	N/A	0.00%	N/A	N/A