

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, RICHARD L. HOWARD  
 Name of the Holding Company Director and Official  
PRESIDENT, DIRECTOR & CEO  
 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  
02/09/2021  
 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):  
12/31/2020  
 Month / Day / Year

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

Reporter's Name, Street, and Mailing Address  
ANTON BANCSHARES INC

Legal Title of Holding Company  
P.O. BOX 120

(Mailing Address of the Holding Company) Street / P.O. Box  
ANTON Texas 79313  
 City State Zip Code

224 MAIN ST  
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
BEATRICE CARR SECRETARY & DIRECTOR  
 Name Title

806/470/1830  
 Area Code / Phone Number / Extension

806/997/2174  
 Area Code / FAX Number

beatrice@csbantton.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?  No  Yes

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."

ANTON BANCSHARES INC  
BALANCE SHEETS  
2019 & 2020

	<u>December 2019</u>	<u>December 2020</u>
<b>ASSETS</b>		
Current Assets		
Cash In Bank	2	1
Investment in Subsidiary	3291	3168
Receivable From Subsidiary		
Excess Cost Over Book Value	<u>850</u>	<u>850</u>
Total Current Assets	4143	4019
Other Assets		
Income Tax Receivable	0	0
Organization costs	<u>0</u>	<u>0</u>
Total Assets	<u><u>4143</u></u>	<u><u>4019</u></u>
<b>LIABILITIES &amp; STOCKHOLDERS EQUITY</b>		
Current Liabilities		
Income Tax Payable	0	0
Accounts Payable Subsidiary	42	42
Accrues Interest Payable	<u>19</u>	<u>31</u>
Total Current Liabilities	<u>61</u>	<u>73</u>
Long Term Liabilities		
Subordinated Debentures	127	127
Dividends In Arrears	<u>1083</u>	<u>1143</u>
Total Long Term Liabilities	<u>1210</u>	<u>1270</u>
Total Liabilities	<u>1271</u>	<u>1343</u>
Stockholders Equity		
Capital Stock	21	21
Preferred Stock	301	301
Capital In Excess of Par	1231	1231
Retained Earnings	<u>1319</u>	<u>1123</u>
Total stockholders Equity	<u>2872</u>	<u>2676</u>
Total Liabilities & Stockholders Equity	<u><u>4143</u></u>	<u><u>4019</u></u>

ANTON BANCSHARES INC  
INCOME STATEMENT  
2019 & 2020

	<u>December 2019</u>	<u>December 2020</u>
<b>INCOME</b>		
Dividends From Subsidiary	<u>0</u>	<u>0</u>
Total Income	<u>0</u>	<u>0</u>
<b>EXPENSES</b>		
Interest	12	12
Amortization	0	0
Accounting & Other	<u>2</u>	<u>2</u>
Total Expenses	<u>14</u>	<u>14</u>
Income Before Taxes & Equity In Sub	(14)	(14)
Income Tax Expenses (Benefit)	<u>0</u>	<u>0</u>
Income Before Equity In Sub	(14)	(14)
Equity In Sub	<u>110</u>	<u>(122)</u>
Net Income (Loss)	<u><u>96</u></u>	<u><u>(136)</u></u>

ANTON BANCSHARES INC  
 STATEMENT OF STOCKHOLDERS EQUITY  
 2019 & 2020

	Preferred Shares	Stock Amount	Common Shares	Stock Amount	Surplus	Retained Earnings	Total
Balance at December 31, 2018	602	301	21	21	1231	1283	2836
Dividends In Arrears						0	0
Net Income (Loss)						96	96
Prior Year Tax Adjustment						0	0
Dividend Declared						(60)	(60)
Balance at December 31, 2019	602	301	21	21	1231	1319	2872
Dividends In Arrears						0	0
Net Income (Loss)						(136)	(136)
Prior Year Tax Adjustment						0	0
Dividend Declared						(60)	(60)
Balance at December 31, 2020	602	301	21	21	1231	1123	2676

ANTON BANCSHARES INC  
STATEMENT OF CASH FLOWS  
2019 & 2020

	<u>December 2019</u>	<u>December 2020</u>
Cash Flows From Operating Activities		
Net Income (Loss)	96	(136)
Adjustments To Reconcile Net Income To Net Cash Provided By Operating Activities		
Equity In Sub (Inc) Dec	(110)	123
Receivable From Subsidiary (Inc) Dec	0	0
Other Assets (Inc) Dec	0	0
Accrued Liabilities Inc (Dec)	0	0
FIT Payable Inc (Dec)	(8)	0
Accounts Payable Subsidiary Inc (Dec)	6	0
Accrued Interest Payable Inc (Dec)	(1)	12
Amortization	<u>0</u>	<u>0</u>
Net Cash Provided By Operating Activities	<u>(17)</u>	<u>(1)</u>
Cash Flows From Investing Activities	<u>0</u>	<u>0</u>
Cash Flows From Financing Activities		
Principal Payments On Long Term Debt	(6)	0
Dividends In Arrears	60	60
Dividends Declared	<u>(60)</u>	<u>(60)</u>
	<u>(6)</u>	<u>0</u>
	(23)	(1)
Cash and Equivalents at Beginning of Year	<u>25</u>	<u>2</u>
Cash and Equivalents at End of Year	<u><u>2</u></u>	<u><u>1</u></u>

ITEM 2-A ORGANIZATIONAL CHART

ANTON BANCSHARES, INC  
STATE OF INCORPORATION - TEXAS  
ANTON, TEXAS

100% OWNERSHIP

CITIZENS STATE BANK  
STATE OF INCORPORATION - TEXAS  
ANTON, TEXAS

No entities have an LEI

**Item 2-A**

This depository institution is held by ANTON BANCSHARES, INC. (1109209) of ANTON, TX.  
The data is as of 12/31/2020.

**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.

See the detailed instructions on this site for more information. When you are finished, send a saved copy to your FRB contact.

\* 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*
ok	12/30/2020	Full Service (Head Office)	489155	CITIZENS STATE BANK	224 NORTH MAIN STREET	ANTON	TX	79313	HOCKLEY	UNITED STATES	10726		0	489155

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ANTON BANCSHARES, INC.  
 Anton, Texas  
 Fiscal Year Ending December 31, 2020

**Report Item 3: Securities Holders**

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, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(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
Mr. Richard L. Howard Abernathy, Tx USA	USA	1,991 9.48%		N/A	



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ANTON BANCSHARES, INC.  
 Anton, Texas  
 Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders

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, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(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
Mrs. D'Ana Mikeska Dripping Springs, TX USA	USA	6,418 30.56%		N/A	

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ANTON BANCSHARES, INC.  
Anton, Texas  
Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders

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, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(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
Mr. L. W. Howard Abernathy, TX USA	USA	7,109 33.85%		N/A	
Howard Family		73.89%			

Item 4 - Insiders

NAME, CITY, STATE	PRINCIPAL OCCUPATION	TITLE OF POSITION WITH HOLDING CO.	TITLE OR POSITION WITH SUB.	TITLE OR POSITION WITH OTHER BUSINESS	PERCENTAGE OF SHARES IN HOLDING CO.	PERCENTAGE OF SHARES IN SUBSIDIARIES	PERCENTAGE OF SHARES IN OTHER BUSINESSES ONLY IF GREATER THEN 25%
Mr. Richard L. Howard Abernathy, TX		Chairman of the Board President, CEO & Director Anton Bancshares			9.48%		
			Chairman of the Board President & Director Citizens State Bank			N/A	
	Rancher/Farming			Richard Howard Farm Owner			100% Richard Howard
Mr. L. W. Howard Abernathy, TX		Vice-President Director Anton Bancshares			33.85%		
			Vice-President Director Citizens State Bank			N/A	
	Construction			L. Howard Construction Owner			100% L. Howard Construction
				Howard Trust Partnership Partner			50% Howard Trust Partnership

Mrs. D'Ana Mikeska  
Dripping Spings, TX

Director Anton  
Bancshares

30.56%

Lawyer

Director Citizens State  
Bank

N/A

Hopper Mikeska  
PLLC Partner  
Howard Trust  
Partnership  
Partner

50%

Hopper-Mikeska PLLC

50%

Howard Trust Partnership

Mr. Tommy Clevenger  
Anton, TX

Treasurer-Director  
Anton Bancshares

N/A

County Commissioner

Director Citizens  
State Bank

N/A

Hockley County  
Commissioner

N/A

Mrs. Beatrice Carr  
Anton, TX

Secretary - Director  
Anton Bancshares

0.80%

Banker

Director,  
Exe. V.P. & Cashier  
Citizens State Bank

N/A

L& D's Qwik  
Mart Inc  
Secretary

N/A

Mr. Jamie Gibson  
Wolforth, TX

Director-Anton  
Bancshares

N/A

N/A

N/A

N/A

Banker

Director,  
President  
Citizens State Bank