

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, J. Charles White

Name of the Holding Company Director and Official

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.

J. Charles White
 Signature of Holding Company Director and Official

March 4, 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

First Burkburnett Bancshares, Inc.

Legal Title of Holding Company

4110 Kell Blvd

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

<u>Wichita Falls</u>	<u>TX</u>	<u>76309</u>
City	State	Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Tasha Tinsley Banking Officer

Name Title

940.569.2221

Area Code / Phone Number / Extension

940.569.0711

Area Code / FAX Number

ttinsley@firstbankweb.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 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."		

FORM FR Y-6

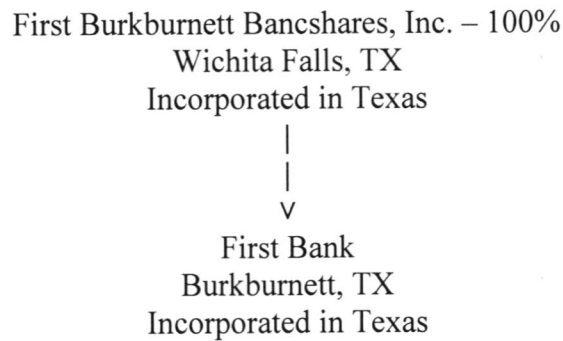
**FIRST BURKBURNETT BANCSHARES, INC.
WICHITA FALLS, TEXAS 76309
FIRST BANK
BURKBURNETT, TEXAS 76354
FISCAL YEAR ENDING
DECEMBER 31, 2020**

Report Item

- 1: a. Annual Report to Shareholders

The BHC does prepare an annual report for its shareholders.
A copy of the annual report is included.

- 2: a. Organizational Chart



No LEI exists for First Burkburnett Bancshares, Inc
First Bank LEI: 549300LO3MP4RAI32X70

Results: A list of branches for your depository institution: FIRST BANK (ID_RSSD: 239659).

This depository institution is held by FIRST BURKBURNETT BANCSHARES, INC. (1109544) of WICHITA FALLS, 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)		239659	FIRST BANK	300 EAST 3RD STREET	BURKBURNETT	TX	76354	WICHITA	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	
OK		Full Service		5450936	ALEDO BRANCH	900 BAILEY RANCH ROAD	ALEDO	TX	78705	PARMER	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	
OK		Full Service		5213104	FRISCO BRANCH	4400 MAIN STREET	FRISCO	TX	75033	DENTON	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	
OK		Full Service		3310960	IOWA PARK BRANCH	318 W PARK AVE	IOWA PARK	TX	76367-2809	WICHITA	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	
OK		Full Service		3406247	DOWNTOWN BRANCH	901 LAMAR STREET	WICHITA FALLS	TX	76301-3414	WICHITA	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	
OK		Full Service		3582721	MIDWESTERN BRANCH	2801 MIDWESTERN PARKWAY	WICHITA FALLS	TX	76308-2806	WICHITA	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	
OK		Full Service		2349262	WICHITA FALLS BRANCH	4110 KELL BLVD	WICHITA FALLS	TX	76309	WICHITA	UNITED STATES	Not Required	Not Required	FIRST BANK		239659	

Report Item: 3

12/31/2020

**First
Burkburnett
Bancshares, Inc.
Stockholders**

# of Shares Owned	Percentage of Ownership	Name and Address
	<u>10.22</u>	<u>The Conger Family</u>
34	.65	Christen Julia Conger Oklahoma City, OK USA- Country of Citizenship
497	9.57	Mrs. Sharol Ann Conger Revocable Trust Sharol Ann Conger, Trustee Tulsa, OK USA- Country of Citizenship
	<u>7.19</u>	<u>The Headington Family</u>
125	2.41	GL Headington Living Trust Greg Headington, Trustee Dallas, TX USA- Country of Citizenship
248	4.78	Timothy C. Headington Living Trust Timothy C. Headington, Trustee Dallas, TX USA- Country of Citizenship
	<u>29.20</u>	<u>The Martin Family</u>
488	9.40	David Randall Martin Dallas, TX USA- Country of Citizenship
487	9.38	The Commodore Trust Julie Martin, Trustee Dallas, TX USA- Country of Citizenship
488	9.40	Cobalt Revocable Trust Timothy Martin, Trustee Dallas, TX USA- Country of Citizenship
53	1.02	W. Scott Martin Trust dated 03/20/2000 W. Scott Martin, Trustee Tulsa, OK USA- Country of Citizenship
	<u>7.49</u>	<u>The Mills Family</u>
248.5	4.79	The Estate of Earl D. Mills, Deceased

			Yukon, OK USA- Country of Citizenship
62.13	1.20		Robert B. Mills Edmond, OK USA- Country of Citizenship
62.13	1.20		W. Wayne Mills New Bern, North Carolina USA- Country of Citizenship
15.5	0.30		Robert C. Mills Oklahoma City, OK USA- Country of Citizenship
	<u>5.58</u>		<u>The VanLoh Family</u>
170	3.27		C. Kenneth VanLoh Wichita Falls, TX USA- Country of Citizenship
120	2.31		Jerry Jack VanLoh Dallas, TX USA- Country of Citizenship
419	8.07		J. Charles White McKinney, TX USA- Country of Citizenship
497	9.57	Revocable Inter Vivos Trust of Jeanette H. Kern	Jeanette H. Kern, Trustee Tulsa, OK USA- Country of Citizenship
335	6.45		T. Lee Murchison Wichita Falls, TX USA- Country of Citizenship

Report Item: 3(2)

N/A

**Form FR Y-6
December 31, 2020**

Report Item #4: Insiders

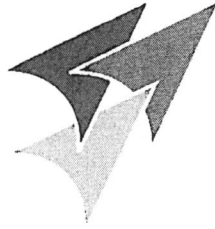
Name, City, State	Principal occupation	Title or position with bank holding company	Title or position with subsidiaries (First Bank)	Title or position with other businessess	Percentage of shares in bank holding company	Percentage of shares in subsidiaries	Percentage of shares in other business only if greater than 25%
J. Charles White McKinney, TX	Banker	President/ Director	CEO/ Director	N/A	8.07%	N/A	N/A
R. David Strayhorn Burkburnett, TX	Investor	Director	Director	N/A	1.94%	N/A	N/A
T. Lee Murchison Wichita Falls, TX	Investor	Director	Director	President Willowbend Investments President North Texas Well Service Partner Lantana Midstream, Inc	6.45%	N/A	100% Willowbend Investments 100% North Texas Well Service 25% Lantana Midstream, Inc

**FIRST BURKBURNETT BANCSHARES, INC. –
PARENT ONLY**

**FINANCIAL STATEMENTS AND INDEPENDENT
ACCOUNTANT'S COMPILATION REPORT**

FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019





MWH GROUP
CERTIFIED PUBLIC ACCOUNTANTS
CONSULTANTS

INDEPENDENT ACCOUNTANT'S COMPILATION REPORT

The Board of Directors and Shareholders
First Burkburnett Bancshares, Inc.
Burkburnett, Texas

Management is responsible for the accompanying financial statements of First Burkburnett Bancshares, Inc. - Parent Only (an S corporation), which comprise the balance sheets as of December 31, 2020 and 2019, and the related statements of income and comprehensive income, changes in stockholders' equity, and cash flows for the years then ended, and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with *Statements on Standards for Accounting and Review Services* promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Accounting principles generally accepted in the United States of America require the parent company to consolidate its subsidiary in its financial statements. Management has elected not to present consolidated financial statements to include the accounts of its wholly owned subsidiary, First Bank. The accompanying financial statements reflect the above investment under the equity method of accounting. The effects of this departure from accounting principles generally accepted in the United States of America on the financial position, results of operations, and cash flows have not been determined.

MWH Group P.C.

MWH GROUP, P.C.

Wichita Falls, Texas
February 27, 2021

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

BALANCE SHEETS DECEMBER 31, 2020 AND 2019

	2020	2019
<u>ASSETS</u>		
Cash	\$ 16,247	\$ 11,247
Investment in unconsolidated subsidiary - First Bank (at book value)	62,424,053	52,693,355
Excess of cost in unconsolidated subsidiary over book value (net of amortization)	1,316,722	1,316,722
Excess distribution receivable	-	5,000
	\$ 63,757,022	\$ 54,026,324
 <u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Total liabilities	\$ -	\$ -
Stockholders' equity:		
Common stock - \$1 par value, 10,000 shares authorized, 5,827 shares issued; 5,191 shares outstanding at December 31, 2020 and 2019	5,827	5,827
Paid-in capital	1,316,797	1,316,797
Retained earnings	64,779,759	55,276,158
Accumulated other comprehensive income (loss)	(82,556)	(309,653)
	66,019,827	56,289,129
Less treasury stock, at cost	(2,262,805)	(2,262,805)
Total stockholders' equity	63,757,022	54,026,324
Total liabilities and stockholders' equity	\$ 63,757,022	\$ 54,026,324

See Accompanying Notes and Independent Accountant's Compilation Report

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

STATEMENTS OF INCOME AND COMPREHENSIVE INCOME FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020	2019
Income:		
Dividends from First Bank	\$ 5,748,348	\$ 4,614,432
Total income	5,748,348	4,614,432
Total expenses	-	-
Income before equity in income of subsidiary	5,748,348	4,614,432
Equity in undistributed income of subsidiary	9,503,601	5,246,506
Net income	15,251,949	9,860,938
Other comprehensive income:		
Unrealized appreciation (depreciation) on securities held by subsidiary	(50,621)	3,428
AOCI, prior unamortized service cost of subsidiary	277,718	280,131
Total other comprehensive income	227,097	283,559
Total comprehensive income	\$ 15,479,046	\$ 10,144,497

See Accompanying Notes and Independent Accountant's Compilation Report

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	Common Stock	
	<u>Shares</u>	<u>Amount</u>
Balance, December 31, 2018	5,827	\$ 5,827
Total comprehensive income	-	-
Cash dividends - \$888.93 per share outstanding	<u>-</u>	<u>-</u>
Balance, December 31, 2019	5,827	5,827
Total comprehensive income	-	-
Cash dividends - \$1,107.37 per share outstanding	<u>-</u>	<u>-</u>
Balance, December 31, 2020	<u>5,827</u>	<u>\$ 5,827</u>

See Accompanying Notes and Independent Accountant's Compilation Report

Paid-In Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Treasury Stock		Total Stockholders' Equity
			Shares	Cost	
\$ 1,316,797	\$ 50,029,652	\$ (593,212)	(636)	\$ (2,262,805)	\$ 48,496,259
-	9,860,938	283,559	-	-	10,144,497
-	<u>(4,614,432)</u>	-	-	-	<u>(4,614,432)</u>
1,316,797	55,276,158	(309,653)	(636)	(2,262,805)	54,026,324
-	15,251,949	227,097	-	-	15,479,046
-	<u>(5,748,348)</u>	-	-	-	<u>(5,748,348)</u>
<u>\$ 1,316,797</u>	<u>\$ 64,779,759</u>	<u>\$ (82,556)</u>	<u>(636)</u>	<u>\$ (2,262,805)</u>	<u>\$ 63,757,022</u>

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020	2019
Cash flows from operating activities:		
Total comprehensive income	\$ 15,479,046	\$ 10,144,497
Adjustments to reconcile net income to net cash applied to operating activities:		
Equity in income of unconsolidated subsidiary	(15,251,949)	(9,860,939)
Unrealized (appreciation) depreciation on securities held by subsidiary	50,621	(3,428)
(Increase) decrease in excess distribution receivable	5,000	(5,000)
AOCI, prior unamortized service cost of subsidiary	(277,718)	(280,131)
Total adjustments	(15,474,046)	(10,149,498)
Net cash provided (used) in operating activities	5,000	(5,001)
Cash flows from investing activities:		
Dividends received from First Bank	5,748,348	4,614,432
Net cash provided in investing activities	5,748,348	4,614,432
Cash flows from financing activities:		
Common stock dividends paid to shareholders	(5,748,348)	(4,614,432)
Net cash used in financing activities	(5,748,348)	(4,614,432)
Net increase (decrease) in cash	5,000	(5,001)
Cash, beginning of year	11,247	16,248
Cash, end of year	\$ 16,247	\$ 11,247
Disclosure of accounting policy:		
For purposes of reporting cash flows, cash includes bank demand deposits		

See Accompanying Notes and Independent Accountant's Compilation Report

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2020 AND 2019

Note 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

General

First Burkburnett Bancshares, Inc. (Bancshares) was formed on January 6, 1984 to act as a bank holding company. During 1984, the Company acquired all of the outstanding common stock of The First National Bank in Burkburnett, Burkburnett, Texas (Bank). In 2000, the Bank converted to a state chartered bank and its name was changed to First Bank.

Investment

Bancshares owns 12,000 shares of the Bank's common stock, representing 100% of its outstanding common stock. Bancshares accounts for its investment in the common stock of the Bank using the equity method in accordance with FASB Accounting Standards Codification. Accordingly, the investment in unconsolidated subsidiary reflected on the balance sheets represents the book value of the Bank.

Income Taxes

Effective January 1, 1997 Bancshares, with the consent of its shareholders, elected under the Internal Revenue Code to be an S corporation. In lieu of corporate income taxes, the shareholders are taxed on their proportionate share of the combined taxable income of Bancshares and the Bank, as a "Qualified S Subsidiary". Therefore, the financial statements do not include a provision for federal income taxes.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Comprehensive Income

FASB Accounting Standards Codification requires that total comprehensive income be reported in the financial statements. Total comprehensive income is presented on the Statements of Income and Comprehensive Income.

Date of Management's Evaluation

Management has evaluated subsequent events through February 27, 2021, the date of on which the financial statements were available to be issued.

See Independent Accountant's Compilation Report

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

NOTES TO FINANCIAL STATEMENTS (CONT'D.) DECEMBER 31, 2020 AND 2019

Note 2 - INVESTMENT IN UNCONSOLIDATED SUBSIDIARY

Bancshares accounts for its investment in the common stock of First Bank using the equity method in accordance with FASB Accounting Standards Codification. Accordingly, the investment in unconsolidated subsidiary reflected on the Balance Sheet represents the book value of First Bank. The original carrying value of the investment on the date of acquisition exceeded the Bank's underlying equity in its net assets by \$1,847,344. In accordance with FASB Accounting Standards Codification, no amortization of such excess has been recognized during the years ended December 31, 2020 and 2019. The remaining excess as of December 31, 2020 and 2019 not subject to amortization and unimpaired is \$1,316,722.

Following is a summary of the financial position and results of operations of First Bank as of December 31, 2020 and 2019:

	<u>2020</u>	<u>2019</u>
Cash and due from banks	\$ 17,185,741	\$ 13,136,162
Federal funds sold	51,291,000	62,834,000
Investments	8,289,628	6,965,185
Loans, net	433,993,305	373,676,717
Bank premises and equipment, net	16,519,628	16,963,800
Accrued interest receivable	2,289,028	1,946,702
Other assets, net	<u>7,031,164</u>	<u>3,202,267</u>
Total assets	<u>\$ 536,599,494</u>	<u>\$ 478,724,833</u>
	<u>2020</u>	<u>2019</u>
Deposits	\$ 470,964,909	\$ 423,697,758
Unfunded pension plan liability	-	227,849
Accrued taxes, interest and other expenses	<u>3,210,533</u>	<u>2,105,871</u>
Total liabilities	474,175,442	426,031,478
Stockholders' equity	<u>62,424,052</u>	<u>52,693,355</u>
Total liabilities and stockholders' equity	<u>\$ 536,599,494</u>	<u>\$ 478,724,833</u>

See Independent Accountant's Compilation Report

FIRST BURKBURNETT BANCSHARES, INC. - PARENT ONLY

NOTES TO FINANCIAL STATEMENTS (CONT'D.) DECEMBER 31, 2020 AND 2019

Note 2 - INVESTMENT IN UNCONSOLIDATED SUBSIDIARY (CONT'D.)

	<u>2020</u>	<u>2019</u>
Interest income	\$ 21,017,816	\$ 22,754,063
Interest expense	(2,038,661)	(2,514,375)
Provision for loan losses	(2,400,000)	(980,000)
Noninterest income	30,108,602	14,811,074
Noninterest expense	<u>(31,435,808)</u>	<u>(24,209,824)</u>
Net income	<u>\$ 15,521,949</u>	<u>\$ 9,860,938</u>

See Independent Accountant's Compilation Report



January 6, 2021

To: Those Responsible for Preparing the FR Y-6 (Annual Report of Holding Companies)

The FR Y-6 report must be filed by all top-tier bank and savings & loan holding companies (“reporters”) and received by this Reserve Bank no later than 5:00 PM ninety (90) calendar days after the reporter’s fiscal year-end date. If the deadline falls on a weekend or holiday, then it will be moved to the next business day.

FR Y-6 Due Dates	
Fiscal Year-End Date	Due Date
December 31, 2020	March 31, 2021
June 30, 2021	September 28, 2021
September 30, 2021	December 29, 2021
November 30, 2021	February 28, 2022

Report Formats – Reporting Central

We recommend FR Y-6 submission via PDF upload in the Reporting Central application. This option is free (no postage necessary), allows for the easy submission of revisions (when necessary), and ensures timely receipt. If you choose this option, please do not also send the report via email or hard copy.

You must have FR Y-6 access in Reporting Central to submit. If access is needed, please complete an RC-1 form (available on our web page <https://www.dallasfed.org/banking/nic.aspx>) and email it to dallas.electronicreporting@dal.frb.org. The RC-1 form must include the name and RSSD ID number of your top-tier holding company and the name and signature of your institution’s End User Authorized Contact (EUAC).

Email

Due to the ongoing COVID-19 pandemic, we are allowing FR Y-6 report submission via email. Reports must be sent as Adobe PDF attachments to Dallas-NIC@dal.frb.org. Though Reporting Central submission is still the preferred option, we recommend emailing the report instead of mailing a hard copy due to the ongoing delays in delivery services.

Hard Copy

If you prefer, you may submit a hard copy FR Y-6 report. However, if revisions are required, then the entire, revised report must be re-sent. Please note, postal and package delivery services are experiencing significant delays, and we only have occasional and very limited staff onsite, so receipt of your report may be delayed. If you still choose this option, then we recommend that you opt for tracking/proof of delivery. Send one completed report to:

US Mail
Statistics Department
Federal Reserve Bank of Dallas
PO Box 655906
Dallas, TX 75265-5906

FedEx, UPS, courier, etc.
Statistics Department
Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, TX 75201-2216

Regardless of which submission option you choose, the entire report, including the Annual Report to Shareholders and Domestic Branch Listing (Report Items 1 and 2b), must be submitted together (in a single PDF file if using Reporting Central or email, or a complete hard copy report). No portion may be sent separately (the only exception is if the Annual Report to Shareholders – Report Item 1 – is not ready by the due date).

Domestic Branch Listing (Report Item 2b)

Visit <http://structurelists.federalreserve.gov> to download and complete the Domestic Branch Listing. It must be included with your FR Y-6 report (not sent separately). Please format it to fit all columns on one page in landscape orientation.

Remember, any changes noted on the Domestic Branch Listing require the submission of an FR Y-10 report (if not previously submitted). FR Y-10 reports are due within 30 calendar days of *any* reportable change.

Additional Important Information

- Do not include home addresses, social security numbers, birth dates, and other personal information that may compromise individuals' privacy.
- New forms and instructions should be accessed yearly at <http://www.federalreserve.gov/reportforms> to ensure compliance with updates.
- The FR Y-6 must be signed by an officer of the top-tier holding company who is also a director, or by the chair of its board of directors.
- Titles/positions provided on Page 1 (cover page) must be with the top-tier holding company and match titles/positions provided in Report Item 4(3)(a).
- We encourage you to pull your organization's hierarchy at <https://www.ffiec.gov/NPW>, or view your Organization Chart in FR Y-10 Online, and compare it to your records when preparing Report Item 2a (organization chart). Please report discrepancies to us as soon as possible.
- Do not leave any fields/report items blank. Mark non-applicable items "N/A."
- Do not number the pages of your report.
- The following tools are available on our website Dallasfed.org/banking/nic.aspx:
 - A training module covering FR Y-6 preparation
 - Suggested templates for Report Items 3 (Securities Holders) and 4 (Insiders)
 - A submission checklist
 - Reporting Central submission instructions
 - A repository of FR Y-6 reports from previous years

For questions, contact Mike Frank at mike.frank@dal.frb.org/214-922-6212 or Rachelle Bellamy at rachelle.bellamy@dal.frb.org/214-922-5414.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Reeder', with a long horizontal stroke extending to the right.

Ryan Reeder
Statistics Reports Manager
Statistics Department
<https://www.dallasfed.org/banking/nic.aspx>