

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

WICHITA FALLS BANCSHARES, INC.

I, CINDY CAMPBELL

Name of the Holding Company Director and Official

EXECUTIVE VP & 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.

Legal Title of Holding Company

PO BOX 94905

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

WICHITA FALLS TX 76308
 City State Zip Code

3801 FAIRWAY BLVD., WICHITA FALLS, TX 76310

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

STEPHANIE OWENS, CPA TREASURER

Name Title

940-687-3117

Area Code / Phone Number / Extension

940-696-3022

Area Code / FAX Number

SOWENS@FNBTX.COM

E-mail Address

N/A

Signature of Holding Company Director and Official

09/08/2021

Date of Signature

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

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. _____

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."

WICHITA FALLS BANCSHARES, INC.

FORM FR Y-6

REPORT ITEM 1

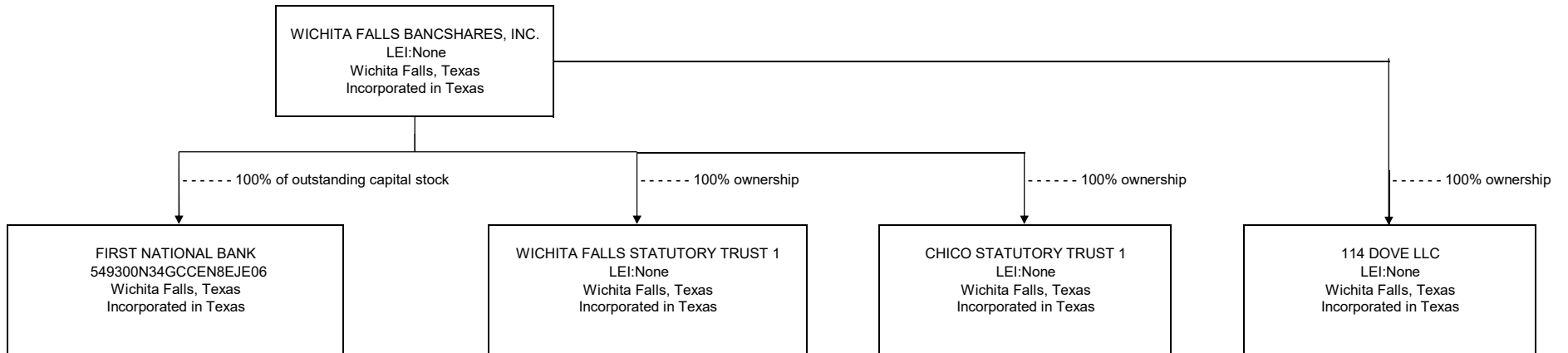
NONE

WICHITA FALLS BANCSHARES, INC.

FORM FR Y-6

REPORT ITEM 2a

Organization Chart



Results: A list of branches for your depository institution **FIRST NATIONAL BANK (ID_RSSD 375566)**.
 This depository institution is held by **WICHITA FALLS BANCSHARES, INC. (1137538)** 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)	375566	FIRST NATIONAL BANK	3801 FAIRWAY	WICHITA FALLS	TX	76310-2402	WICHITA	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	
OK		Full Service	2317832	BRIDGEPORT BRANCH	1709 9TH STREET	BRIDGEPORT	TX	76426	WISE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	
OK		Full Service	750154	CHICO BRANCH	201 SOUTH WEATHERFORD	CHICO	TX	76431	WISE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	
OK		Full Service	3604191	PARADISE BRANCH	630 MAIN STREET	PARADISE	TX	76073-2740	WISE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	
OK		Full Service	2798673	RUNAWAY BAY BRANCH	102 PORT-O-CALL DRIVE	RUNAWAY BAY	TX	76426	WISE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	
Change	1/4/2021	Full Service	3022852	SOUTHLAKE BRANCH	605 W SH 114	SOUTHLAKE	TX	76092	TARRANT	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	branch moved - FR Y-10 has been filed
OK		Full Service	2337157	MIDWESTERN BRANCH	2304 MIDWESTERN PARKWAY	WICHITA FALLS	TX	76308	WICHITA	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	375566	

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Wichita Falls Bancshares, Inc.
Wichita Falls, TX
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 (but not at fiscal year-end)		
(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
Al Flack, Jr. Wichita Falls, TX [REDACTED]	United States	49,500 shares - 8.59%	Patricia Huffman Wichita Falls, TX 76308	United States	26,500 shares - 5%
David A. Flack Wichita Falls, TX [REDACTED]	United States	28,900 shares - 5.01%			
Allyson P. Flack Wichita Falls, TX [REDACTED]	United States	9,100 shares - 1.58%			
Allen B. Flack Wichita Falls, TX [REDACTED]	United States	2,526 shares - 0.43%			
Total:		90,026 shares - 15.61%			
James N. McCoy Wichita Falls, TX [REDACTED]	United States	35,330 shares - 6.14%			
Vicki D. McCoy Wichita Falls, TX [REDACTED]	United States	8,100 shares - 1.40%			
Total:		43,430 shares - 7.54%			
Marsha J. Sharp Wichita Falls, TX [REDACTED]	United States	33,344 shares - 5.79%			
Steve Deal Wichita Falls, TX [REDACTED]	United States	33,139 shares - 5.75%			
Cameron Deal Wichita Falls, TX [REDACTED]	United States	5,600 shares - 0.97%			
Total:		38,739 shares - 6.72%			
Thomas C. Beard Roswell, NM [REDACTED]	United States	17,314 shares - 3.27%			
Tracee R. Elrod Hickory Creek, TX [REDACTED]	United States	17,314 shares - 3.27%			
Sam F. Beard Southlake, TX [REDACTED]	United States	5,818 shares - 1.10%			
Total:		40,446 shares - 7.64%			

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Wichita Falls Bancshares, Inc.
Wichita Falls, TX
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

(1) Name & Address (City, State, Country)	(2) Principal Occupation, if other than with holding company	(3)(a) Title/Position with holding company	(3)(b) Title/Position with Subsidiaries (including subsidiary name)	(3)(c) Title/Position with Other Businesses (including business name)	(4)(a) Percentage of Voting Securities in holding company	(4)(b) Percentage of Voting Securities in Subsidiaries (including subsidiary name)	(4)(c) Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%
Sam Beard Southlake, TX	Communications	Director & Chairman	First National Bank, Wichita Falls: Director & Chairman	Sierra Blanca Communications: President	1.10%	First National Bank, Wichita Falls: 0%	Sierra Blanca Communications: 50%
Cindy Campbell Southlake, TX	N/A	Exec. Vice President & Director	First National Bank, Wichita Falls: CEO & Director	N/A	0.45%	First National Bank, Wichita Falls: 0%	N/A
			Wichita Falls Statutory Trust 1: Administrator			Wichita Falls Statutory Trust 1: 0%	N/A
William K. Daniel Wichita Falls, TX	Restaurant	President & Director	First National Bank, Wichita Falls: Director	N/A	0.64%	First National Bank, Wichita Falls: 0%	N/A
James Dunkerley Dallas, TX	Mortgage Broker	Director	First National Bank, Wichita Falls: Director	N/A	0.31%	First National Bank, Wichita Falls: 0%	N/A
David A. Flack Wichita Falls, TX	Doctor	Director	First National Bank, Wichita Falls: Director	Pathology Associates: Partner	5.01%	First National Bank, Wichita Falls: 0%	Pathology Associates: 50%
				Hudkins & Flack, LLC: Owner		N/A	Hudkins & Flack, LLC: 50%
				Pathdocs, LLC: Owner		N/A	Pathdocs, LLC: 33%

R. Ken Hines Wichita Falls, TX	Attorney	Director	First National Bank, Wichita Falls: Director	2925 Southwest Pkwy, LP: Limited Partner Hines Family Properties, LP: Limited Partner Hines Management, LLC: Manager	0.73%	First National Bank, Wichita Falls: 0%	2925 Southwest Pkwy, LP: 15% Hines Family Properties, LP: 49% Hines Management, LLC: 50%
Kerry Maroney Wichita Falls, TX	Civil Engineer	Director	First National Bank, Wichita Falls: Director	Biggs & Mathews Inc.: President BMEC, LLC: President	0.83%	First National Bank, Wichita Falls: 0%	Biggs & Mathews Inc.: 100% BMEB, LLC: 16%
Dennis J. Marks Wichita Falls, TX	Communications	Director	First National Bank, Wichita Falls: Director	Great Southwest Broadcasting: Owner	1.20%	First National Bank, Wichita Falls: 0%	Great Southwest Broadcasting: 100%
Robert Faulkner Wichita Falls, TX	N/A	Vice President	First National Bank, Wichita Falls: CFO & Advisory Director Wichita Falls Statutory Trust 1: Administrator	N/A	0.40%	First National Bank, Wichita Falls: 0%	N/A N/A
Al Flack, Jr. Wichita Falls, TX	N/A	N/A	N/A	N/A	8.59%	First National Bank, Wichita Falls: 0.0%	N/A
Allyson P. Flack Wichita Falls, TX	N/A	N/A	N/A	N/A	1.58%	First National Bank, Wichita Falls: 0.0%	N/A
Allen B. Flack Wichita Falls, TX	N/A	N/A	N/A	N/A	0.43%	First National Bank, Wichita Falls: 0.0%	N/A