

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, **Danny Weems**

Name of the Holding Company Director and Official

**Director / President & 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.

**First Gilmer Bankshares, Inc.**

Legal Title of Holding Company

**P. O. Box 520**

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

**Gilmer TX 75644**

City State Zip Code

**206 U. S. Highway 271 N., Gilmer, Texas 75644**

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:

**Gary Penkilo**

**CPA**

Name

Title

**903-597-6311**

Area Code / Phone Number / Extension

**903-597-0343**

Area Code / FAX Number

**gpenkilo@henrypeters.com**

E-mail Address

N/A

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

*Danny Weems*  
 Signature of Holding Company Director and Official

**3/8/21**

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. \_\_\_\_\_

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 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."

**FIRST GILMER BANKSHARES, INC.**

**ATTACHMENT TO ANNUAL REPORT OF BANK HOLDING COMPANIES  
FR Y-6**

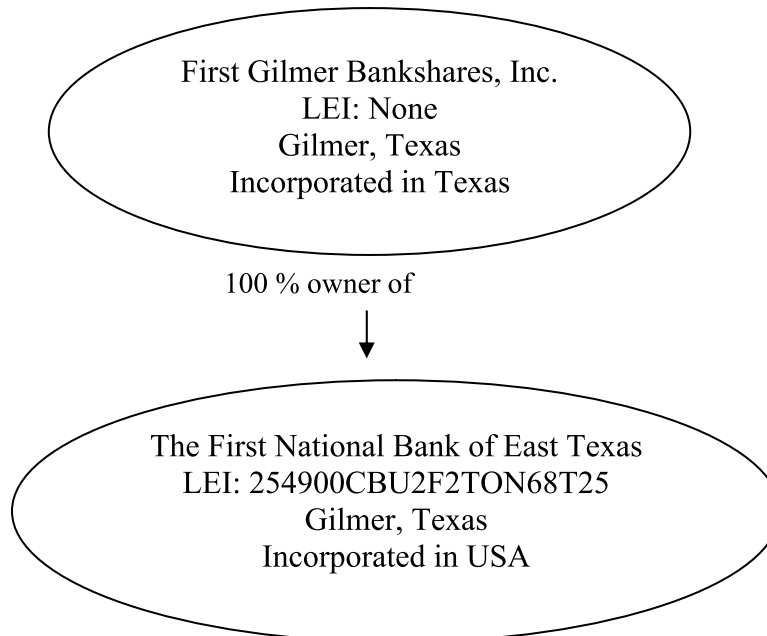
**December 31, 2020**

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**REPORT ITEM 1:**

A copy of the holding company's annual report to shareholders for the year ended December 31, 2020 will be sent under a separate cover.

**REPORT ITEM 2:**



**REPORT ITEM 2b:**

See attached for branch listing as of December 31, 2020

FIRST GILMER BANKSHARES, INC.



Together,  
We're Better.

2020 ANNUAL REPORT



*First Gilmer Bankshares, Inc. and Subsidiaries*  
*Consolidated Balance Sheets*  
*December 31, 2020 and 2019*

<i>ASSETS</i>	<u>2020</u>	<u>2019</u>
Cash and Due from Banks	\$ 25,362,905	\$ 89,896,171
Certificates of Deposit with Other Financial Institutions	5,979,390	10,213,391
Investment Securities:		
Available-for-Sale	89,581,139	73,277,235
Held-to-Maturity	5,055,965	5,791,900
Federal Funds Sold	15,175,000	5,750,000
Loans, Net of Allowance for Loan Losses	264,972,407	257,872,734
Bank Premises and Equipment, Net	6,940,535	7,044,768
Other Real Estate	647,934	101,177
Restricted Equity Securities	782,607	749,007
Accrued Interest Receivable	2,316,419	2,390,239
Goodwill	5,747,379	5,747,379
Bank Owned Life Insurance	9,455,132	9,185,828
Other Assets	1,822,347	1,219,413
Total Assets	<u>\$ 433,839,159</u>	<u>\$ 469,239,242</u>
 <i>LIABILITIES</i>		
Deposits:		
Demand	\$ 94,151,792	\$ 77,176,442
NOW and Money Market	81,101,648	79,062,172
Savings	94,985,880	150,213,802
Time	106,607,058	110,347,883
Total Deposits	<u>376,846,378</u>	<u>416,800,299</u>
Accrued Expenses Payable and Other Liabilities	1,916,677	2,186,086
Federal Home Loan Bank Advances	-	-
Total Liabilities	<u>378,763,055</u>	<u>418,986,385</u>
 <i>STOCKHOLDERS' EQUITY</i>		
Common Stock, \$1 Par Value, 150,000 Shares Authorized and Issued; 148,937 and 149,008 Shares Outstanding in 2020 and 2019	150,000	150,000
Additional Paid-In-Capital	8,960,650	8,960,650
Retained Earnings	42,754,292	40,858,297
Accumulated Other Comprehensive Income	3,550,627	598,525
Less: Treasury Stock, 1,063 and 992 Shares in 2020 and 2019, Respectively, at Cost	<u>(339,465)</u>	<u>(314,615)</u>
Total Stockholders' Equity	<u>55,076,104</u>	<u>50,252,857</u>
Total Liabilities and Stockholders' Equity	<u>\$ 433,839,159</u>	<u>\$ 469,239,242</u>



*This statement has not been reviewed or confirmed for accuracy or relevance  
by The Office of the Comptroller of the Currency.*



*First Gilmer Bankshares, Inc. and Subsidiaries*  
*Consolidated Statements of Income*  
*For the Years Ended December 31, 2020 and 2019*

<i>INTEREST AND DIVIDEND INCOME</i>	<u>2020</u>	<u>2019</u>
<i>Interest and Fees on Loans</i>	\$ 15,743,197	\$ 15,850,400
<i>Interest on Securities:</i>		
<i>Taxable</i>	710,364	951,952
<i>Tax-Exempt</i>	1,099,890	507,166
<i>Dividend Income on Restricted Equity Securities</i>	59,214	45,586
<i>Other Interest</i>	<u>723,922</u>	<u>1,123,300</u>
<i>Total Interest and Dividend Income</i>	18,336,587	18,478,404
 <i>INTEREST EXPENSE</i>		
<i>Interest on Deposits</i>	3,014,049	3,891,047
<i>Interest on Fed Funds Purchased</i>	<u>2,068</u>	<u>3,035</u>
<i>Total Interest Expense</i>	3,016,117	3,894,082
 <i>Net Interest Income</i>	15,320,470	14,584,322
 <i>Provision for Loan Losses</i>	<u>966,598</u>	<u>150,000</u>
<i>Net Interest Income After Provision for Loan Losses</i>	14,353,872	14,434,322
 <i>OTHER INCOME</i>		
<i>Service Charges and Fees</i>	1,077,921	1,416,188
<i>Other Income</i>	<u>1,740,127</u>	<u>1,603,848</u>
<i>Total Other Income</i>	2,818,048	3,020,036
 <i>OTHER EXPENSE</i>		
<i>Salaries, Wages and Other Employee Benefits</i>	6,791,326	6,392,185
<i>Occupancy Expense of Bank Premises</i>	1,465,887	1,440,462
<i>Data Processing</i>	721,750	673,748
<i>Other Expenses</i>	<u>2,707,095</u>	<u>2,516,336</u>
<i>Total Other Expenses</i>	11,686,058	11,022,731
 <i>NET INCOME</i>	<u>\$ 5,485,862</u>	<u>\$ 6,431,627</u>



**First Gilmer Bankshares, Inc. and Subsidiaries**  
**Consolidated Statements of Changes in Stockholders' Equity**  
**For the Years Ended December 31, 2020 and 2019**

	Total	Common Stock	Additional Paid-In Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Treasury Stock
<b>Balance, December 31, 2018</b>	\$ 46,784,808	\$ 150,000	\$ 8,960,650	\$ 38,331,410	\$ (492,137)	\$ (165,115)
Net Income	6,431,627	-	-	6,431,627	-	-
Other Comprehensive Income	1,090,662	-	-	-	1,090,662	-
Purchase of 460 Treasury Shares	(149,500)	-	-	-	-	(149,500)
Dividends	(3,904,740)	-	-	(3,904,740)	-	-
<b>Balance, December 31, 2019</b>	50,252,857	150,000	8,960,650	40,858,297	598,525	(314,615)
Net Income	5,485,862	-	-	5,485,862	-	-
Other Comprehensive Income	2,952,102	-	-	-	2,952,102	-
Purchase of 71 Treasury Shares	(24,850)	-	-	-	-	(24,850)
Dividends	(3,589,867)	-	-	(3,589,867)	-	-
<b>Balance, December 31, 2020</b>	\$ 55,076,104	\$ 150,000	\$ 8,960,650	\$ 42,754,292	\$ 3,550,627	\$ (339,465)

**First Gilmer Bankshares, Inc. and Subsidiaries**  
**Consolidated Past Due Loans**  
**As of December 31, 2020 and 2019**

	<i>Past Due 30-89 Days</i>		<i>Past Due 90 Days or More</i>	
	<i>(Accruing)</i>		<i>(Accruing)</i>	
	2020	2019	2020	2019
<i>Real Estate Loans</i>	\$ 4,363,597	\$ 5,027,977	\$ 1,093,794	\$ 1,272,116
<i>Consumer Loans</i>	574,398	588,484	1,184	38,369
<i>Commercial &amp; Other Loans</i>	554,084	1,233,234	82,128	77,850
<b><i>Total Past Due Loans</i></b>	<b>\$ 5,492,079</b>	<b>\$ 6,849,695</b>	<b>\$ 1,177,106</b>	<b>\$ 1,388,335</b>

**Consolidated Nonaccrual Loans**  
**As of December 31, 2020 and 2019**

	2020	2019
<i>Real Estate Loans</i>	\$ 1,347,686	\$ 2,592,321
<i>Consumer Loans</i>	16,639	31,652
<i>Commercial &amp; Other Loans</i>	301,108	324,452
<b><i>Total Nonaccrual Loans</i></b>	<b>\$ 1,665,433</b>	<b>\$ 2,948,425</b>

**Consolidated Changes in the Allowance for Loan Losses**  
**As of December 31, 2020 and 2019**

	2020	2019
<i>Balance, Beginning of Year</i>	\$3,305,076	\$3,479,331
<i>Recoveries</i>	227,810	459,384
<i>Loans Charged-Off</i>	(864,570)	(783,639)
<i>Provision for Loan Losses</i>	966,598	150,000
<b><i>Balance, End of Year</i></b>	<b>\$3,634,914</b>	<b>\$3,305,076</b>

*I do hereby attest that this Disclosure Statement has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct to the best of my knowledge and belief.*

*Danny Weems*

*President & CEO*



*First Gilmer Bankshares, Inc. and Subsidiaries*  
*Board of Directors*

*Tom Cook*  
*Steve Dean*  
*George Dodd, Chairman*

*Dr. Andy Glaze*

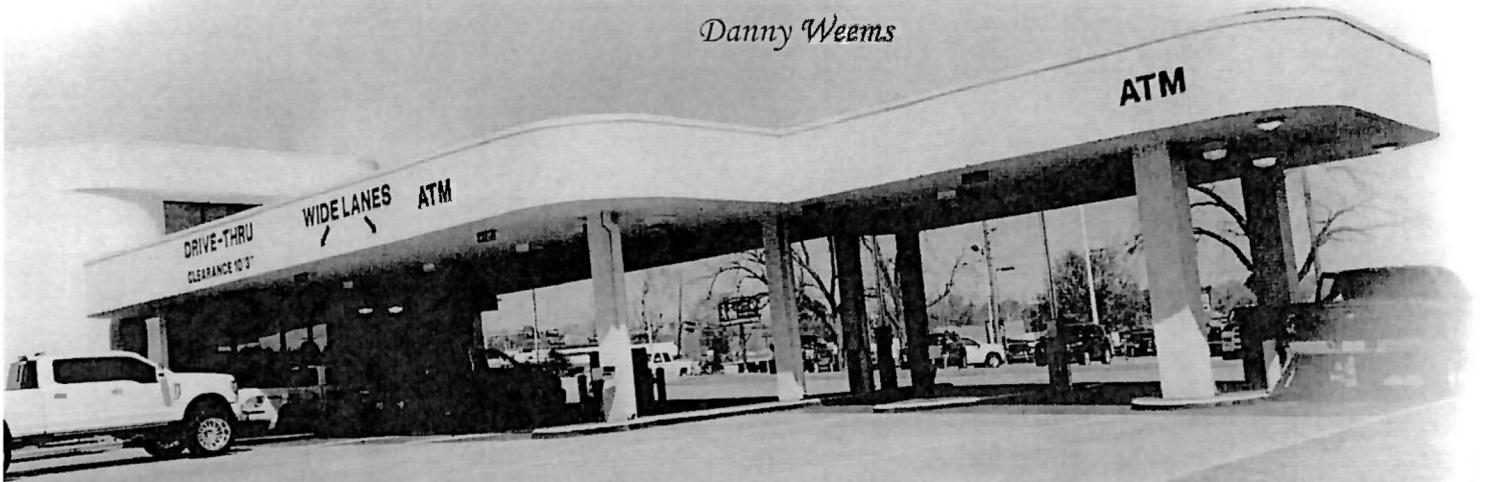
*Steve Williams*

*Danny Weems*

*David Stevenson*

*President & CEO*

*Danny Weems*



*Audit Activities*

*The directors audit committee consist of directors, Cook, Dean, Dodd, Glaze, Williams and Stevenson. The audit committee has recommended and the company has employed the firm of Henry and Peters, P.C., Certified Public Accountants of Tyler to perform a detailed audit of company activities. The reports for the years ending 2020, 2019, 2018, 2017, and 2016 are on file in the bank offices and available for shareholder examination. In addition, the audit committee has employed Prothro, Wilhelmi and Company, PLLC, to perform the internal audit function at First National Bank of East Texas.*

*Tom Cook*  
*Steve Dean*  
*George Dodd*

*Andy Glaze*  
*Steve Williams*  
*David Stevenson*

**Results: A list of branches for your holding company: FIRST GILMER BANKSHARES, INC. (1246515) of GILMER, TX.**  
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

**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.

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)	445955	FIRST NATIONAL BANK OF GILMER, THE	206 US HIGHWAY 271 N	GILMER	TX	75644	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	3542622	BIG SANDY BRANCH	908 WEST BROADWAY	BIG SANDY	TX	75755	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	1214747	DIANA BRANCH	1760 US HWY 259 S	DIANA	TX	75640	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
CHANGE		Full Service	2985017	LAKE COUNTRY BRANCH	4523 FM 515	EMORY	TX	75440	RAINS	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	3542613	WAL WART BRANCH	1110 US HIGHWAY 271 N	GILMER	TX	75644	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	2301578	MINNEOLA OFFICE	100 NORTHWEST LOOP 564	MINNEOLA	TX	75773	WOOD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	3651010	MOUNT VERNON BRANCH	602 WEST I-30	MOUNT VERNON	TX	75457	FRANKLIN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	903062	ORE CITY BRANCH	220 E MAIN ST	ORE CITY	TX	75683	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	3945711	PITTSBURG BRANCH	1896 US HWY 271 N	PITTSBURG	TX	75686-4136	CAMP	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	
OK		Full Service	796769	QUITMAN BRANCH	417 SOUTH MAIN STREET	QUITMAN	TX	75783	WOOD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF GILMER, THE	445955	

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First Gilmer Bankshares, Inc.  
 Gilmer, Texas  
 Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders (1)(a)(b)(c) and (2)(a)(b)(c)		Securities Holders <u>not listed in 3(1)(a) through (3)(1)(c)</u> that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2020		
Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of <u>fiscal year ending</u> 12-31-2020		(1)(b)	(1)(c)	(2)(c)
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage *** of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation
Cook Family		35,215 shares (23.64%) common stock		
Robert Cook, Jr. Family		18,268 shares (12.266%) common stock		
Robert Cook, Jr. Dallas, Texas, USA	USA	15,576 shares (10.458%) common stock		
Louisa Cook Dallas, Texas, USA	USA	124 shares (0.08%) common stock		
Robert Buie Cook Dallas, Texas, USA	USA	2,295 shares (1.54%) common stock		NONE
Allison Cook Dallas, Texas, USA	USA	273 shares (0.18%) common stock		
Thomas Cook Family		9,662 shares (6.487%) common stock		
Thomas Cook Gilmer, Texas, USA	USA	9,058 shares (6.08%) common stock		
Julia S. Cook Austin, Texas, USA	USA	112 shares (0.075%) common stock		
Hayley Ann Cook Gilmer, Texas, USA	USA	492 shares (0.33%) common stock		
William Cook Gilmer, Texas, USA	USA	7,285 shares (4.89%) common stock		
Dean Family		30,116 shares (20.22%) common stock		
Mary Jo Dean Gilmer, Texas, USA	USA	9,008 shares (6.048%) common stock		



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First Gilmer Bankshares, Inc.  
 Gilmer, Texas  
 Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders as of (1)(a)(b)(c) and (2)(a)(b)(c)		Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020		Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020	
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage *** of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Steve Dean Family		6,005 shares (4.03%) common stock			
Steve Dean Gilmer, Texas, USA	USA	2,090 shares (1.40%) common stock			
Linda Kay Dean Gilmer, Texas, USA	USA	787 shares (0.528%) common stock			
Mary Jane Dean Gilmer, Texas, USA	USA	1,564 shares (1.05%) common stock			
Estate of Amy Suzanne Dean Logan Gilmer, Texas, USA	USA	1,564 shares (1.05%) common stock			
Elliott Dean Family		5,018 shares (3.369%) common stock		NONE	
Elliott H. Dean Gilmer, Texas, USA	USA	4,657 shares (3.127%) common stock			
Cassandra H. Dean Gilmer, Texas, USA	USA	361 shares (0.24%) common stock			
John E. Dean Family		3,150 shares (2.115%) common stock			
John E. Dean Gilmer, Texas, USA	USA	2,097 shares (1.408%) common stock			
Caroline Dean Gilmer, Texas, USA	USA	218 shares (0.146%) common stock			
Jacob Dean Gilmer, Texas, USA	USA	218 shares (0.146%) common stock			

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First Gilmer Bankshares, Inc.  
 Gilmer, Texas  
 Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders (1)(a)(b)(c) and (2)(a)(b)(c)		Securities Holders <u>not listed in 3(1)(a)</u> through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2020	
(1)(a)	(1)(b)	(1)(c)	(2)(c)
Name & Address (City, State, Country)	Country of Incorporation	Number and Percentage *** of Each Class of Voting Securities	Name & Address (City, State, Country) Country of Incorporation
John Dean, II Gilmer, Texas, USA	USA	399 shares (0.268%) common stock	
Katherine Dean Gilmer, Texas, USA	USA	218 shares (0.146%) common stock	
James E. Dean Family		2,311 shares (1.55%) common stock	
James Dean Gilmer, Texas, USA	USA	2,014 shares (1.35%) common stock	
Carolyn Dean Gilmer, Texas, USA	USA	99 shares (0.066%) common stock	
Madison Dean Gilmer, Texas, USA	USA	99 shares (0.066%) common stock	
Maggie Dean Gilmer, Texas, USA	USA	99 shares (0.066%) common stock	NONE
Jerry Mack Dean Family		2,312 shares (1.55%) common stock	
Jerry Mack Dean Gilmer, Texas, USA	USA	2,015 shares (1.35%) common stock	
Christie Dean Gilmer, Texas, USA	USA	99 shares (0.066%) common stock	
Jerry Mack Dean, II Gilmer, Texas, USA	USA	99 shares (0.066%) common stock	
Sophia A. Dean Gilmer, Texas, USA	USA	99 shares (0.066%) common stock	

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First Gilmer Bankshares, Inc.  
 Gilmer, Texas  
 Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders  
 as of (1)(a)(b)(c) and (2)(a)(b)(c)

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020		Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage *** of Each Class of Voting Securities	Name & Address (City, State, Country)	Number and Percentage of Each Class of Voting Securities
Sarah Dean Gilow Family		2,312 shares (1.55%) common stock		
Sarah Dean Gilow Gilmer, Texas, USA	USA	2,015 shares (1.35%) common stock		
Jackson E. Gilow Gilmer, Texas, USA	USA	99 shares (0.066%) common stock		
John H. Gilow Gilmer, Texas, USA	USA	99 shares (0.066%) common stock		NONE
Parker D. Gilow Gilmer, Texas, USA	USA	99 shares (0.066%) common stock		

\*\*\* Percentages calculated using 148,937 shares outstanding (150,000 shares issued, less 1,063 shares in treasury).



First Gilmer Bankshares, Inc.  
Gilmer, Texas  
Fiscal Year Ending December 31, 2020

**Report Item 4: Insiders**  
**(1)(a)(b)(c) and (2)(a)(b)(c)**

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Thomas Cook Gilmer, TX, USA	Feed Store Co-Owner	Director	Director (First National Bank of East Texas)	Partner - R. B. Cook & Co.; V. P. - Cook Builders, Inc.; Partner - Cook Brothers Rental	6.08%	N/A	R. B. Cook & Co. (33%) Cook Builders, Inc. (50%) Cook Brothers Rentals (33.33%)
Andy Glaze Gilmer, TX, USA	Chiropractor	Director	Director (First National Bank of East Texas)	Partner - Glaze Chiro Clinic; Owner - Glaze Dairy	0.97%	N/A	Glaze Chiropractic (50%) Glaze Dairy, Inc. (33.33%)
Steve Dean Gilmer, TX, USA	Lumber Company Owner	Director	Director (First National Bank of East Texas)	President - Cherokee Rose LP; President - Dean Lumber Co., Inc.; President - Texas Forest Products, Inc.; President/CEO - FOTPAM, Inc.	1.40%	N/A	Dean Lumber Co. (100%) Cherokee Rose Ltd. Partnership (100%) Texas Forest Products, Inc. (100%) FOTPAM, Inc. (100%)
George C. Dodd Gilmer, TX, USA	Used Car Dealership Owner	Chairman / Director	Director (First National Bank of East Texas)	President - H. M. Dodd Motor Co.; V. P. - Dodd/Austin Rentals	4.88%	N/A	H. M. Dodd Motor Co. (50%) Dodd and Austin Rentals (50%)
Steve Williams Gilmer, TX, USA	Lumber Company Owner	Director	Director (First National Bank of East Texas)	President - Gilmer Lumber Co.	2.25%	N/A	Gilmer Lumber Co. (50%)
David Stevenson Gilmer, TX, USA	Trucking Company Owner	Director	Director (First National Bank of East Texas)	President/CEO Custom Commodities Transport, Inc. & Elliott Truck Line	0.675%	N/A	N/A
Danny Weems Gilmer, TX, USA	N/A	CEO / President / Director	President / CEO / Director (First National Bank of East Texas)	N/A	0.21%	N/A	N/A
Robert Cook, Jr. Dallas, Texas, USA	Cattle Feed Store Owner and Retired Attorney	Principal Securities Holder	N/A	Partner - R. B. Cook & Co.	10.458%	N/A	R. B. Cook & Co. (33%)
Louisa Cook Dallas, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.08%	N/A	N/A
Robert Buie Cook Dallas, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	1.54%	N/A	N/A
Allison Cook Dallas, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.18%	N/A	N/A
Julia S. Cook Austin, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.075%	N/A	N/A

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First Gilmer Bankshares, Inc.  
Gilmer, Texas  
Fiscal Year Ending December 31, 2020

**Report Item 4: Insiders**  
**(1)(a)(b)(c) and (2)(a)(b)(c)**

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Hayley Ann Cook Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.33%	N/A	N/A
William Cook Gilmer, Texas, USA	Feed Store Co-Owner	Principal Securities Holder	N/A	N/A	4.89%	N/A	R. B. Cook & Co. (33%)
Mary Jo Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	6.048%	N/A	N/A
Linda Kay Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.528%	N/A	N/A
Mary Jane Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	1.05%	N/A	N/A
Estate of Amy Suzanne Dean Logan Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	1.05%	N/A	N/A
Elliott H. Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	3.13%	N/A	N/A
Cassandra H. Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.24%	N/A	N/A
John E. Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	1.41%	N/A	N/A
Caroline Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.146%	N/A	N/A
Jacob Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.146%	N/A	N/A
John Dean, II Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.268%	N/A	N/A

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First Gilmer Bankshares, Inc.  
Gilmer, Texas  
Fiscal Year Ending December 31, 2020

**Report Item 4: Insiders**  
**(1)(a)(b)(c) and (2)(a)(b)(c)**

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Katherine Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.146%	N/A	N/A
James Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	1.35%	N/A	N/A
Carolyn Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
Madison Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
Maggie Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
Jerry Mack Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	CFO (First National Bank of East Texas)	N/A	1.35%	N/A	N/A
Christie Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
Jerry Mack Dean, II Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
Sophia A. Dean Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
Sarah Dean Gilow Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	1.35%	N/A	N/A
Jackson E. Gilow Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A
John H. Gilow Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A

First Gilmer Bankshares, Inc.  
 Gilmer, Texas  
 Fiscal Year Ending December 31, 2020

**Report Item 4: Insiders**  
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Parker D. Gilow Gilmer, Texas, USA	N/A	Principal Securities Holder	N/A	N/A	0.066%	N/A	N/A

Percentages calculated using 148,937 shares outstanding (150,000 share issued, less 1,063 shares in treasury)