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. §§ 245(a)(1), 602, and 611a); and sections 113, 165, 312, 619, 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.

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 an LLC, see the General Instructions for the authorized individual who must sign the report.

TERRY MILLER, PRESIDENT
Name of the Holding Company Director and Officer

Title of the Holding Company Director and Officer

Attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformity with the instructions issued by the Federal Reserve Board 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 Officer

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

RASSD ID
C.L.

This report form is to be filled 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 231.23 of Regulation K (12 C.F.R. § 231.23). (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.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2020

Month / Day / Year

NONE

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

Reporter's Name, Street, and Mailing Address

Dublin Bankshares, Inc.

325 N. Patrick

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

Dublin, Texas 76446

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

PAT DEMETRUK, V.P./SECRETARY

Name Title

Area Code / Phone Number / Extension

254 445-4400

254 445-4482

Area Code / FAX Number

patd@fbdublin.com

E-mail Address

NA

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

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No

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."

Public reporting burden for this information collection is estimated to vary from 1.2 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
Dublin Bancshares, Inc.
Dublin, Texas  76446
Incorporated in USA
Erath County
No LEI
100% Owner

First National Bank of Dublin
Dublin, Texas  76446
Incorporated in USA
Erath County
No LEI
Reconciliation and Verification Steps:
1. In the Data Action column of each branch row, enter one of the actions specified below.
2. If Proposed, enter the Date in the Effective Date column.

Actions:
- **OK**: If the branch information is correct, enter **OK** in the Data Action column.
- **Add**: If a branch is being newly created, enter **Add** in the Data Action column and the opening or acquisition 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.
- **Change**: If the branch information is incorrect or incomplete, choose the data to change in the Data Action column and the data when this information first became valid in the Effective Date column.
- **Close**: If a branch listed was closed, enter **Close** in the Data Action column and the close or closure date in the Effective Date column.

Submission Procedure:
When you are finished, send a signed copy to your FRB contact. See the detailed instructions on the FRB website for more information. If you are emailing this to your FRB contact, put your institution name, city, and state in the subject line of the email.

Note:
To satisfy the FR Y-10 reporting requirements, you must submit a Y-10 Element Branch Schedules for each branch with a Data Action of Change, Close, or Delete at Add.

The FR Y-10 report may be submitted in a hard copy format or via the FR Y-10 Online application: https://y10online.fdic.gov/online-gateway.

<table>
<thead>
<tr>
<th>Data</th>
<th>Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID (RSS)</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC DUNN</th>
<th>Office Numbers</th>
<th>Head Office</th>
<th>Head Office ID (RSS)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td></td>
<td>Full Service</td>
<td>336259</td>
<td>DE LEON BANK</td>
<td>526 W PATRICK STREET</td>
<td>DE LEON</td>
<td>TX</td>
<td>76444</td>
<td>COMMANS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF DUBLIN</td>
<td>648550</td>
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<tr>
<td>OK</td>
<td></td>
<td></td>
<td>Full Service</td>
<td>402652</td>
<td>JUSTIN BRANCH</td>
<td>8001 NORTH TEXAS STREET</td>
<td>JUSTIN</td>
<td>TX</td>
<td>76051</td>
<td>COMMANS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF DUBLIN</td>
<td>648550</td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>(1)(a)</td>
<td>(1)(b)</td>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
<td>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</td>
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<tr>
<td>C.E Leatherwood III Dublin, Texas USA</td>
<td>30,897</td>
<td>11.70%</td>
<td>N/A</td>
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<td>Dublin Bancshares, Inc. ESOP Pat Demetruck-Administrator Dublin, Texas USA</td>
<td>26,410</td>
<td>N/A</td>
<td>N/A</td>
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<td>Patrick Leatherwood Dublin, Texas USA</td>
<td>45,015</td>
<td>17.83%</td>
<td>N/A</td>
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<tr>
<td>Harlan Raley, DDS Dublin, Texas USA</td>
<td>18,287</td>
<td>6.15%</td>
<td>N/A</td>
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<tr>
<td>Louann Schexneider Dublin, Texas USA</td>
<td>27,645</td>
<td>10.46%</td>
<td>N/A</td>
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<tr>
<td>Andrew Kinser Stephenville, Texas USA</td>
<td>19,501</td>
<td>7.72%</td>
<td>N/A</td>
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<tr>
<td>David Leatherwood Dublin, Texas USA</td>
<td>5,205</td>
<td>2.06%</td>
<td>N/A</td>
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<td>James C Leatherwood Dublin, Texas USA</td>
<td>25,171</td>
<td>9.52%</td>
<td>N/A</td>
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<td>Total Leatherwood Family ownership including that listed above</td>
<td>134,515</td>
<td>53.28%</td>
<td>N/A</td>
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<tr>
<td>Names &amp; Address (City, State, Country)</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (Include names of other businesses)</td>
<td>Percentage of Voting Securities in Bank Holding Company</td>
<td>Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)</td>
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<tr>
<td>Harlan Redley, DDS</td>
<td>Dental</td>
<td>Director</td>
<td>Director</td>
<td>Owner - Dental Practice</td>
<td>6.15%</td>
<td>0.00%</td>
<td>Harlan Redley, DDS 100%</td>
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<td>Dublin, Texas, USA</td>
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<tr>
<td>Patrick Leatherwood, Dublin, Texas, USA</td>
<td>Banker</td>
<td>Chairman</td>
<td>Chairman</td>
<td>N/A</td>
<td>17.83%</td>
<td>0.00%</td>
<td>N/A</td>
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<tr>
<td>Terry Miller, Dublin, Texas, USA</td>
<td>Banker</td>
<td>Director</td>
<td>President</td>
<td>Owner- Miller Farms</td>
<td>0.47%</td>
<td>0.00%</td>
<td>Owner Miller Farms 100%</td>
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<td>Pet Demetruk, Stephenville, Texas, USA</td>
<td>Banker</td>
<td>Vice President, Secretary</td>
<td>Vice President, Cashier</td>
<td>N/A</td>
<td>9.99%</td>
<td>0.00%</td>
<td>N/A</td>
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<tr>
<td>David Leatherwood, Dublin, Texas, USA</td>
<td>Banker</td>
<td>Director</td>
<td>Vice President, Director</td>
<td>Mayor - City of Dublin</td>
<td>2.66%</td>
<td>0.00%</td>
<td>N/A</td>
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<tr>
<td>Andrew Kinser, Stephenville, Texas, USA</td>
<td>Banker</td>
<td>Vice Chairman</td>
<td>Vice Chairman, Director</td>
<td>N/A</td>
<td>7.72%</td>
<td>0.00%</td>
<td>N/A</td>
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<tr>
<td>C.E. Leatherwood III, Dublin, Texas, USA</td>
<td>Contractor</td>
<td>N/A</td>
<td>N/A</td>
<td>Owner - CEL Construction 100%</td>
<td>11.70%</td>
<td>0.00%</td>
<td>Owner CEL Construction 100%</td>
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<tr>
<td>Luann Scheinider, North Wilkesboro, NC</td>
<td>Non-Profit Executive</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>10.46%</td>
<td>0.00%</td>
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*Pat Demetruk includes Administration for Dublin Bancshares ESOP