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: Sections 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. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 869 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(o)(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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. Michael R. Moore
Name of the Holding Company Director and Official

EVP and Chief Lending Officer
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

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

RSSID 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
VeraBank, Inc.

PO Box 1009
(Mailing Address of the Holding Company) Street / P.O. Box
Henderson, Texas 75653
City
State Zip Code

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Rosalyn Williamson
SVP & Controller

Name
Title
903/657-8621/5215
Area Code / Phone Number / Extension
903/657-9224
Area Code / FAX Number
rwilson@verabank.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 [25] ☐ Yes [1]

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 1.9 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 the Office of Management and Budget, Paperwork Reduction Project (1100-0097), Washington, DC 20503.
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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<tbody>
<tr>
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12/2012
Report Item 1: Annual Report to Shareholders

The holding company prepares an annual report for its securities holders and is not registered with the SEC.
2020 A YEAR TO REMEMBER.
Here for our customers, and here for our businesses.
Dear Shareholders,

2020 was most definitely a year of firsts at VeraBank. The title of this year’s Annual Report is “A Year to Remember,” and I believe that is quite appropriate. There were many challenges caused by COVID-19 we had not previously had to deal with. I am pleased to say that our 450 employees did a great job in spite of many challenges. 2020 turned out to be a very good year from a financial perspective, and that is certainly not something I was ready to predict in March, April, or May of last year.

In 2020, VeraBank, Inc. earned $27,629 million compared to $23,385 million the year before. That equated to $12.19 per share in 2020 versus $10.20 in 2019. This earnings performance was accomplished without considering the large amount of non-recurring expenses that VeraBank, Inc. incurred due to COVID-19. I will talk more about our 2020 financial performance later in this letter.

To say this past year was eventful would be an understatement. I would like to share with you an overview of accomplishments and events that occurred during the year.

We began 2020 with the completion of our Downtown Henderson Main Branch interior remodel. We had big plans to unveil our expansive History Wall and the rest of our improvements in March 2020 as part of our 90th Anniversary Celebration, but unfortunately that celebration was another victim of COVID-19.

On Wednesday March 18th we closed our branch lobbies and did not reopen them (other than by appointment only) until early June. Our lobbies would close a second time for most of July, August, and September.
"When you do the right thing, good things happen."
—Brady Tidwell

Before the initial closure of our lobbies, we would have said there were 5-6 services we could not perform through our drive-thrus. I am very proud that our team found a way to provide our customers all of these services without re-opening our lobbies. This was not easy and required innovation and hard work on the part of our staff, but they rose to the occasion.

March/April brought perilous economic and financial events to our national economy due to the impacts of COVID-19. We saw interest rates go to historic lows almost overnight, which greatly impacts our loan and investment interest income. Unemployment skyrocketed and the equity markets plummeted for a period of time. While the equity markets have come back with a vengeance and unemployment has materially improved, interest rates, and therefore, our earnings on interest-sensitive assets, have remained under pressure.

In early April, the federal government rolled out the first of two SBA PPP loan programs. I am very pleased to share with you that your bank stepped up in a meaningful way to help many of our customers who desperately needed these funds. In total, VeraBank originated 1,741 loans totaling $150,384,534 in Rounds 1 and 2 of the 2020 SBA PPP initiative. Our average loan size was $86,378.25. For almost two months, we had teams of people working non-stop to facilitate these loans. And, by the way, as of this writing, we have originated over $53 million in SBA PPP loans as part of the 2021 program.

As the healthcare and daily life impacts of COVID-19 became a reality, VeraBank made the decision that no employee would be charged any time off for a COVID-related absence. In the last twelve months, no employee has had to use any sick or vacation time due to their COVID illness, the COVID illness of a family member, the need to quarantine if they had been exposed, or because of childcare issues. If one of your core principles is "Taking Care of Employees," this is when you exhibit that principle.
In the early May-June timeframe, we kicked off two very important initiatives for the future growth of our bank. First, in May we broke ground on our first standalone, full-service branch facility in College Station. After entering that market in 2018 and opening in a temporary facility in January 2019, we will soon have an impressive new branch on Hwy. 6 in College Station. We should begin to operate in that branch in April of this year. In June, we hired our first banker in Austin; it was another 3-4 months before we had an office, but we have truly hit the ground running in that important market. We now have five bankers and seven total employees focused on Austin. Our business growth in both Austin and Bryan-College Station has been outstanding, and we believe these commitments will continue to pay material dividends well into the future.

As the uncertainties of the pandemic and its impacts on our bank and industry became a reality in the late spring of 2020, VeraBank made the decision to bolster our bank-level capital by issuing Subordinated Debt at the holding company level.
While this action was not a necessity nor taken due to any regulatory direction, we felt it was prudent given the potential challenges and opportunities we believed we might face. This action required us to obtain our first-ever debt rating. In late April, we received an investment grade rating of BBB- from the Kroll Bond Rating Agency. Your bank’s strong performance leading up to and during this pandemic allowed us to raise $41,500,000 of ten-year unsecured subordinated debt. While we saw this as an insurance policy against potential pandemic-driven losses (that fortunately have not happened), we also saw this as a tremendous opportunity to seed the growth in our balance sheet once the pandemic ended. What we did not anticipate at that time was the $569 + million (23.6%) growth in our balance sheet that would occur in 2020. We ended 2019 with an 8.77% Tier 1 Leverage Ratio at the bank and, in spite of retaining almost $25 million earnings plus the addition of the subordinated debt, our Tier 1 Leverage Ratio only increased to 9.32% because of the dramatic growth we saw in 2020.

I would have told you 3-4 months ago that we would have anticipated some of that growth to recede, but just the opposite has happened. Our balance sheet has grown another $99 million in the first two months of 2021.

We made many changes to our operating model in 2020 to ensure we took care of our employees and customers. Just a few of these included:

1. Approximately 20-25% of our staff has worked remotely for much of the last year.

2. We instituted strict COVID-19 mitigation protocols such as required social distancing, mask wearing in our facilities at all times, the installation of portable plexi-glass shields at
all customer service/teller stations as well as heightened facility cleaning initiatives.

3. We were previously using various forms of technology to originate and fund loans as well as open new deposit accounts. When COVID-19 began, we significantly increased the usage of these technologies and have largely eliminated much of the non-electronic forms of loan origination and new account opening. Our use of DocuSign for most bank documents has been extremely well received by our customers.

4. During the early days of the pandemic when unemployment and uncertainty were at their worst, we implemented an important change to protect some of our most financially vulnerable customers. For April and May, we refunded the fees on the first three insufficient (overdrawn) items a customer incurred in a month. These refunds, made directly to our customers, totaled $559,000 and were very much appreciated by those customers. Our customers' usage of all forms of our digital services has increased significantly, and we expect that to continue.

I am pleased to report that, for the sixth time, VeraBank was named one of the 2020 Top 100 Best Companies to Work for in Texas. Given the critical role our employees play in any success we have, it is absolutely imperative we create an environment that is positive and supportive for those employees. I believe this continued recognition is an indicator that we are doing just that. If you do not know, thousands of companies across Texas apply for this recognition each year. The organizer performs a very detailed/anonymous survey of a randomly selected 70% of our employees. The winners of this recognition are largely decided by the outcome of these surveys and the information we provide them.

There has been a great deal of talk the last few years about the National Minimum Wage. In late 2018, we made the decision at VeraBank to initiate, effective 1-1-19, a $13.00 per hour minimum wage. Any employee below that level, was raised to $13.00 per hour as of 1-1-19. At that time, we committed to our staff that when profitability and financial performance allowed, our goal was to move to a $15.00 per hour minimum wage. I am very pleased to report that we did exactly that, effective 1-1-21. At VeraBank, we believe that "Taking Care of Employees" is more than a cute slogan. We believe it is simply the right thing to do to ensure the quality of our bank, our service, and our performance today and in the future.

I am very pleased and excited about the future with the teams we are assembling in the higher growth markets of Austin, Bryan-College Station, and Williamson County. But we can never forget the absolute criticality of our legacy markets of East Texas. To ensure we continue to grow and maintain our high market share in these communities, we must continue to invest in the right people and leadership for these markets. I am pleased to share with you that we added multiple experienced bankers in Longview, Lufkin, Mt. Pleasant, and Tyler in 2020. We also added new leadership in those markets to help take us to the next level of growth. We will continue to ensure that we maintain a stable and diversified footprint upon which we will further build.

In December, we announced the pending acquisition of Panola National Bank (PNB) in Carthage. PNB has a Carthage and a Marshall branch and total assets of $126 million as of 12-31-20. This is a great fit for both banks and gives us an outstanding entrée into Panola County which is something we have long desired. We anticipate closing this transaction in the 2nd Quarter of 2021.
As previously mentioned, 2020 was a very good year at VeraBank from a financial performance perspective in the face of multiple headwinds and challenges. Here are some highlights:

1. Due to the dramatic drop in rates in 2020 combined with the conservative make-up of our balance sheet ($546 million in cash and $684 million in securities) at 12-31-20, our Net Interest Margin decreased from 3.92% at 12-31-19 to 3.25% at 12-31-20.

2. We earned over $5.5 million in fees paid by the SBA on the PPP loans we originated in 2020.

3. In total, we expensed $10.9 million in provisions in 2020 and put that money into our ALLL and increased our ALLL as a percentage of our total loans from 1.16% at 12-31-19 to 1.82% (excluding our fully government-guaranteed PPP loans). This action provides VeraBank with a substantial cushion against any further deterioration in credit quality due to the pandemic.

4. Our credit quality was certainly tested in 2020 and our portfolio came through with flying colors. Our annualized net losses were very low at .07% in 2020 compared to .09% in 2019. Our Non-Performing Assets as a percentage of our Equity and Reserves decreased year over year from 5.29% at 12-31-19 to 5.04% at 12-31-20. We have prided ourselves for years on our underwriting and risk management, and while I believe there is still risk in the financial system for pandemic-induced losses, we are clearly in a great position to effectively manage and handle challenges that may not yet have presented themselves.

5. Due to both the low interest rate environment refinance boom we saw in 2020 and growth in the housing market in our footprint, our single-family mortgage volume increased materially in 2020. One good indicator of that is the fees we receive from investors for those long-term fixed rate loans we sell into the secondary market. In 2020, those fees to VeraBank totaled almost $1.9 million compared to approximately $1.0 million in 2019. 2021 has started off very strong.

6. Wealth Management continues to be an important area of focus for VeraBank. The Wealth Management department had a very successful 2020, despite the extreme volatility and economic disruption brought on by COVID-19. Our disciplined, diversified, goals-based approach helped clients navigate the difficult market environment while providing liquidity to meet short-term goals, minimize taxable gains, and help grow portfolios as financial markets recovered. Although the economy and equity markets experienced record declines in the first half of the year, significant government support, rapid realignment of businesses, and the development of COVID-19 vaccines, led to a strong second half. By the end of 2020, Assets under Administration reached a record high of over $790 million and revenues totaled a record $5.2 million. These records were achieved through strong financial market returns and adding new relationships.

Looking forward, our goal remains to contribute to the outstanding performance and stability of VeraBank. We have an experienced team of professionals, along with the support of our banking partners, that allow us to serve the diverse needs of
our customers and acquire new client relationships throughout our footprint. To fuel growth in the coming years, we have expanded our presence from our legacy markets in Henderson, Tyler, Longview, Palestine, and Corsicana by adding Wealth Management Officers in rapidly growing Georgetown and College Station. We also plan to add Wealth Management partners in the Austin market in the future.

I hope this very long update gives you a sense of pride about all that your bank has accomplished during some pretty tough times in 2020. That momentum is carrying over into 2021. While I had a lot of confidence in what our 450 employees and Directors had built here at VeraBank, I must admit to more than a couple of sleepless nights in the March-May timeframe of last year.

As we look forward to a post-COVID-19 environment, VeraBank is exceptionally well positioned. We have many of the same challenges as our competitors, but they do not have our people and, in many cases, they do not have a balance sheet like ours that allows us flexibility and optionality to address many of these challenges. I am very excited about our future at VeraBank. I sincerely believe all of you should be equally as excited.

I have never done this before, but I ask for your indulgence. I would like to dedicate this year’s annual report to Debra Sanders. I knew Debra for over 25 years. Debra was not only a tenured employee of VeraBank in Longview for most of her time with us, but she was also an outstanding employee. Debra was one who truly had a servant’s heart and a smile and work ethic beyond compare. We lost Debra in early December 2020 to COVID-19. She was one of those people whom we miss daily, but we should also
celebrate the fact that we knew her, as she was truly a treasure. Debra was the type of person we should all aspire to be.

I want to end by saying thank you for the tremendous support so many of you and many of our customers showed us in 2020. We needed that support, and you didn't let us down. Thanks so much. I particularly want to acknowledge and publicly thank my 450 colleagues, who truly met and passed some challenging tests in 2020. Our performance as a bank is due to their day-to-day performance of their jobs. They overcame healthcare challenges, personal challenges, and many other stresses to ensure that your bank delivered on its commitments. Those 450 folks deserve really big thanks and confirmation of a job well done. Our hearts and prayers go out to all of those who have been personally affected by COVID-19, and to the many more who have been impacted by the economic challenges caused by this pandemic.

As we turn a new chapter to 2021, a year of recovery and restoration, our commitment and message remain the same. We are here and ready to create a better tomorrow for our customers, communities, employees, and shareholders. Together, we will build an even stronger bank. I will sign off the way I have most of my messages to our employees for the last year: Please, stay safe and stay healthy; we still have a great deal to accomplish together.

Sincerely,

Bradley H. Tidwell
President & CEO
VeraBank, Inc.
Key Performance Indicators

Dollar amounts in thousands except per share data

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<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>Percent Change</th>
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<tr>
<td>Total Assets</td>
<td>$2,982,627</td>
<td>$2,413,252</td>
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<td>Total Deposits</td>
<td>$2,617,281</td>
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<td>Loans, net</td>
<td>$1,564,021</td>
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<td>Net Income</td>
<td>$27,629</td>
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<td>Basic Earnings</td>
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<td>Book Value</td>
<td>$118.21</td>
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Key Trends

A Historical Perspective — Dollar amounts in thousands

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<td>Net Income</td>
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<td>Shareholders' Equity</td>
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<td>Average Assets</td>
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<td>0.99%</td>
<td>0.91%</td>
<td>0.83%</td>
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2020 Board of Directors

Ben Alford
Sales Management

Stayton M. Bonner, Jr.
Attorney

Kathryn Wylie Deason
Public Accounting

Jason Flanagan
Wholesale Foods

Sheila Smith Gresham
Investments

Andrew Kangerga
Investments

Jim Kangerga
Investments

J. Mark Mann
Chairman of the Board

Andrew D. Mills
Oil & Gas Industry

Todd Engemoen
Executive VP & Chief Financial Officer
VeraBank

Michael R. Moores
Executive VP & Chief Lending Officer
VeraBank

Bradley H. Tidwell
President & CEO
VeraBank

VeraBank, Inc. Officers

J. Mark Mann - Chairman of the Board
Bradley H. Tidwell - President & CEO
Michael R. Moores, CPA - VP
Rosalyn Williamson, CPA - VP, Treasurer
Gay Davis - Assistant Secretary
Todd Engemoen - SVP & Chief Financial Officer
Rhonda Calhoun - Assistant Secretary & Treasurer
Danette Heffner - VP, Secretary
Rita Smith - VP, Cashier
VeraBank Officers

EXECUTIVE
Bradley H. Tidwell - President & CEO
Todd Engemoen - EVP & Chief Financial Officer
Danette Hefner - EVP & Director of Human Resources
Laura McKeathan - EVP & Chief Credit Officer
Michael R. Moores, CPA - EVP & Chief Lending Officer
Woodie Tips - EVP & Chief Retail Officer

LENDING – CREDIT
Laura McKeathan - EVP & Chief Credit Officer
Michael R. Moores, CPA - EVP & Chief Lending Officer
Alex Hammond - EVP & Manager of Strategic Credit Opportunities
Jon Moore - EVP & Chief Credit Approval Officer
Michelle Lowe - VP
Jackie Moseley - VP
Jon Tate - VP
Duane Waldrop - VP & Senior Consumer Credit Officer
Scott Andrews - AVP
Chapin Miller - Banking Officer
Sue Plummer - Banking Officer

LOAN OPERATIONS
Kathy Brown - SVP
Melinda Martin - VP
Shirley Atkinson - AVP
Margaret Brown - AVP
Kimberly Gowan - AVP
Tammy Holman - AVP
Katie Woodall - AVP
Christy Beckworth - Banking Officer
Rachel Boone - Banking Officer
Ida Grimmer - Banking Officer
Carolyn King - Banking Officer
Cindy Raum - Banking Officer
Karen Simmons - Banking Officer
Celeste White - Banking Officer

DEPOSIT OPERATIONS
Ree Carlson - SVP & Senior Operations Officer
Rita Smith - SVP & Cashier
Rhonda McFarland - VP
Julia Stuckey - VP
Diana Morgan - Assistant Cashier
Donna Alexander - AVP
Donna Herrera - Banking Officer
Debbie Hodkinson - Banking Officer

INFORMATION SERVICES
Ronald Nix - SVP & Chief Technology Officer
Jeanne Cunningham - Banking Officer
Patti Williams - Banking Officer

CUSTOMER SERVICE
Patti Fitzgerald - VP
Cheryl Kale - VP
Donna Alexander - AVP
Mary King - AVP
Charla Nash - AVP
Kathie Sims - AVP
Dana Alexander - Banking Officer
Tiffany Green - Banking Officer
Karen Waldo - Banking Officer

FINANCE
Todd Engemoen - EVP & Chief Financial Officer
Rosalin Williamson, CPA - SVP & Controller
Andrew Cawthon - SVP
Rhonda Calhoun - VP
Steve Starnes - VP
Danny Copeland - Banking Officer
Susan Duncan - Banking Officer
Danita Hawkins - Banking Officer

HUMAN RESOURCES
Danette Hefner - EVP & Director of Human Resources
Nancy Truelock - Banking Officer

E-BRANCH
Jeremy Cartwright - VP & Electronic Banking Manager

AUDIT & COMPLIANCE
Lois Jones - SVP
Barbara Long - SVP & Audit Manager

COMMERCIAL SERVICES/BUSINESS DEVELOPMENT
Woodie Tips - EVP & Chief Retail Officer
Michael Purifoy - SVP & Business Banking Manager
Erica Archer - VP
Kristina Durham - VP
Steve Esparza - VP
Joe Gonzalez - VP
Sarah McKay - VP
Kay Bills - AVP
Katie Smith - AVP
Matt Trevino - AVP
Laura Field - Banking Officer
Robin Gibson - Banking Officer
Sophia Sartors - Banking Officer
Robin Williams - Banking Officer
Darlene Williamson - Banking Officer

WEALTH MANAGEMENT & TRUST
Toby Fails - SVP & Wealth Management Manager
Tim Lewinski - SVP
Connie Fain - VP
Brad Keitt - VP
Gordon Northcutt - VP
Carol Thomson - VP
Justin Serafin - AVP
William Boughton - Trust Officer
Dana Dowling - Trust Officer
Kit Herrington - Trust Officer
Holly Krezdorn - Trust Officer
Tabitha Powell - Banking Officer
Kristen Richardson - Banking Officer

ATHENS
Jamie Running - VP & Branch Manager
Ethan Jackson - VP
Genia Gregory - AVP
Kourtney Kalawe - AVP

AUSTIN – LPO
Patrick Dailey - SVP
Viviane Ngo - SVP
Michael Ramirez - SVP
Cole McDonald - AVP

BRYAN-COLLEGE STATION
Joel Jackson - SVP & Regional Manager
Steve Bledsoe - SVP
Erica Archer - VP
Jeff Vander Woude - VP
Amber Showman - AVP
Amanda Cameron - Banking Officer & Branch Manager

CHANDLER
Cresha Foster - VP & Branch Manager
D’Laine Brooks - Banking Officer
Erica Howell - Banking Officer
CORSICANA – COLLEGE PARK
Tracy Rogers - Banking Officer

CORSICANA – DOWNTOWN
Christina Janeczka - SVP & Head of Mortgage Lending
Susan Colburn - AVP & Branch Manager
Chance Kirk - AVP
Viviana Reyna - Banking Officer

FLORENCE
Christy Stacy - VP & Branch Manager
Nikki Carlisle - Banking Officer
Karen Robbins - Banking Officer

GEORGETOWN
Brad Reuther - SVP
Felicia Cortez-Luna - AVP & Branch Manager
Jordan Rospal - AVP

HARKER HEIGHTS
Jay Walker - SVP & Regional Manager
Janice Foster - AVP
Angela Sanchez-Jurado - AVP & Branch Manager

HENDERSON – DOWNTOWN
Ryan Ellis - VP
Brian Lowrie - VP
Gloria Enriquez - AVP & CDC Manager
Gay Davis - Banking Officer
Tasha Smith - Banking Officer
Shea Vetal - Banking Officer

HENDERSON – SOUTH 79
Jeri Gaddis - AVP & Branch Manager

HUNTSVILLE
Gaye Clements - SVP
Matthew Childers - Banking Officer & Branch Manager
Lisa Daring - Banking Officer
Edwin Edmond - Banking Officer
Rindy Garland - Banking Officer

JEFFERSON
Lorie Minter - VP & Branch Manager
Penny Moore - Banking Officer

KILGORE
Pamela DeCeault - SVP & Market President
Sandra Rojas - Banking Officer

KILLEEN
Yesenia Westbrook - AVP & Branch Manager
Jennifer Abrigo - Banking Officer

KILLEEN – SOUTH
Amanda Pugh - Banking Officer & Branch Manager

LAKEPORT
Kim Hicks-Graham - VP
Rikki Brown - Banking Officer

LIBERTY HILL
Shari Paddock - AVP & Branch Manager
Pamela Williams - Banking Officer

LONGVIEW – 4TH STREET
Katrina Oatney - VP
Tamara Stoker-Byrdson - VP & Branch Manager

LONGVIEW – DOWNTOWN
Ryan Hamilton - SVP & Regional President
Alan Clark - VP
Julia Harris - Banking Officer & Branch Manager

LUFKIN - DOWNTOWN
David Jenkins - AVP & Branch Manager

LUFKIN - WEST
Trent Ashby - SVP & Angelina County Chairman
Ashlyn Cole - SVP & Market President
Martha Hernandez - VP
Lea Campbell - AVP
Chase Luce - AVP
Maria Enriquez-Anderson - AVP & Branch Manager

MALAKOFF
Carlos Padron - VP & Branch Manager

MARSHALL
Glenn Bickerdike - SVP & Regional Manager
Terri Brown - VP & Branch Manager
Orlando Vallee - Banking Officer

MEXIA
Rick Sanders - VP & Branch Manager
Cheryl Hancock - Banking Officer

MOUNT ENTERPRISE
Misty Cours - AVP & Branch Manager

MOUNT PLEASANT
Lee Loveless - VP
Tawana Kizer - AVP & Branch Manager
Sheri Wood - AVP

PALESTINE
Cliff Bomar - SVP & Western Region Manager
Rachael Johnson - VP
Jeffrey Schwab - AVP
Meshell Scott - AVP & Branch Manager
Susan Callahan - Banking Officer
Stephanie Pittman - Banking Officer

PINE TREE
Alana Williams - Banking Officer & Branch Manager

ROUND ROCK
Jonathan Voight - SVP & Regional Manager
Rasheedah Quarles - AVP & Branch Manager

TATUM
Karen McIlwain - AVP & Branch Manager

TEMPLE
Charles Chapman - SVP & Branch Manager

TYLER – CUMBERLAND
Brenda Hall - VP
Maria Avila - Banking Officer & Branch Manager

TYLER – FRONT STREET
Jesus Vera - VP & Branch Manager
Rosie Esparza - AVP

TYLER – GRANDE
Andrew Adams - SVP & Market President
Stuart Meisenheimer - SVP
Nathan Holt - VP
Kim Page - VP
Adam Attaway - AVP
Maria Avila - Banking Officer & Branch Manager
Angelica Gonzalez - Banking Officer

WASKOM
Janet Hudson - Banking Officer

WHITE OAK
Barbara Ferguson - VP
Jennifer Barnett - AVP & Branch Manager
Carla Bohanan - AVP
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### Report Item 3: Securities holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020

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<td>194,765 shares of common stock – 8.77%¹</td>
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<td>David Alford</td>
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<td>188,041 shares of common stock – 8.47%²</td>
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<tr>
<td>Stayton M. Bonner, Jr.</td>
<td>USA</td>
<td>156,759 shares of common stock – 7.06%³</td>
</tr>
<tr>
<td>Henderson, TX</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Andrew Kangera</td>
<td>USA</td>
<td>135,048 shares of common stock – 6.08%⁴</td>
</tr>
<tr>
<td>Henderson, TX</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Includes 165,024 shares owned by CNB Alford, LP for which Phyllis P. Alford has voting authority. Includes 16,138 shares owned by Alford Holdings, LP for which Phyllis P. Alford has voting authority. Includes 3,824 shares held in trust for Mrs. Alford as trustee of the E. Landon Alford Family Trust.

² Includes 165,024 shares owned by CNB Alford, LP for which David Alford has voting authority. Includes 16,138 shares owned by Alford Holdings, LP for which David Alford has voting authority. Includes 2,813 shares held in trust for Mr. Alford as trustee and co-beneficiary of the David R Alford Family Trust. Includes 3,824 shares held in the E. Landon Alford Family Trust for which Mr. Alford has voting authority.

³ Includes 20,500 shares owned by Odyssey Partners LTD for which Mr. Bonner has voting authority. Also included are 44,615 shares held in three trusts (John Bonner Trust, Stayton Bonner Trust and Walter Bonner Trust) for which Mr. Bonner is a co-beneficiary and co-trustee. Mr. Bonner is also co-trustee with VeraBank on three other trusts (Rebecca Dismukes Trust, Robert Dismukes Trust and Regan Dismukes Trust), which own an aggregate of 88,560 shares, of which he is not a beneficiary. The combined 133,175 shares held in the six trusts are voted solely by Mr. Bonner and, therefore, are included in the total shares beneficially owned by Mr. Bonner.

⁴ Includes 132,978 shares owned by NRK Investments LLP for which Mr. Kangera has sole voting authority. Includes 660 shares held by Mr. Kangera as custodian for his minor children.
Report Item 3: Securities holders (continued)

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

<table>
<thead>
<tr>
<th>(2)(a) Name &amp; Address</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
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</tbody>
</table>

### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Principal Occupation, if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Title &amp; Position with Other Businesses</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>List names of other companies if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benson Alford</td>
<td>Flint, TX USA</td>
<td>Sales Management</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>0.12%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Stayton M. Bonner Jr.</td>
<td>Henderson, TX USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>7.06%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Kathryn Wylie Deason</td>
<td>Henderson, TX USA</td>
<td>Accountant</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>0.46%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Todd Engemoen Tyler</td>
<td>TX USA</td>
<td>n/a</td>
<td>Director and Senior Vice President &amp; CFO</td>
<td>Exec Vice President &amp; CFO (VeraBank, N.A.)</td>
<td>Director and Vice President &amp; CFO (H.C.B., Inc.)</td>
<td>0.02%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Jason Flanagan</td>
<td>Henderson, TX USA</td>
<td>Corporate executive</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>0.38%</td>
<td>n/a</td>
<td>n/a</td>
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<tr>
<td>Sheila Smith Gresham</td>
<td>Henderson, TX USA</td>
<td>Investor</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>0.61%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Andrew J. Kangera</td>
<td>Fort Worth TX USA</td>
<td>Investor</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>6.08%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>James M. Kangera</td>
<td>Henderson, TX USA</td>
<td>Investor</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>1.37%</td>
<td>n/a</td>
<td>n/a</td>
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<tr>
<td>J. Mark Mann</td>
<td>Henderson, TX USA</td>
<td>Attorney</td>
<td>Director and Chairman of the Board</td>
<td>Director &amp; Chairman of the Board</td>
<td>Director &amp; Chairman of the Board</td>
<td>0.57%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Andrew D. Mills</td>
<td>Henderson, TX USA</td>
<td>Corporate executive</td>
<td>Director</td>
<td>Director (VeraBank, N.A.)</td>
<td>Director (H.C.B., Inc.)</td>
<td>0.58%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>
### VeraBank, Inc.  
**Year Ending December 31, 2020**

#### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2) Principal Occupation, if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4)(b) List names of other companies if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael R. Moores</td>
<td>n/a</td>
<td>Director and Vice President</td>
<td>Director and Exec Vice President &amp; CLO (VeraBank, N.A.)</td>
<td>Director and Vice President (H.C.B., Inc.)</td>
<td>0.52%</td>
<td>n/a</td>
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</tr>
<tr>
<td>Henderson, TX USA</td>
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</tr>
<tr>
<td>Bradley H. Tidwell</td>
<td>n/a</td>
<td>Director and President</td>
<td>Director and President &amp; CEO (VeraBank, N.A.)</td>
<td>Director &amp; President (H.C.B., Inc.)</td>
<td>0.15%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Longview, TX USA</td>
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<td></td>
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</tr>
<tr>
<td>Danette Heffner</td>
<td>n/a</td>
<td>Vice President &amp; Secretary</td>
<td>Exec Vice President (VeraBank, N.A.)</td>
<td>Vice President &amp; Secretary (H.C.B., Inc.)</td>
<td>0.03%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Liberty City, TX USA</td>
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<td></td>
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</tr>
<tr>
<td>Rita Smith</td>
<td>n/a</td>
<td>Vice President</td>
<td>Senior Vice President &amp; Cashier (VeraBank, N.A.)</td>
<td>Vice President (H.C.B., Inc.)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Boerne, TX USA</td>
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<tr>
<td>Rosalyn Williamson</td>
<td>n/a</td>
<td>Vice President &amp; Treasurer</td>
<td>Senior Vice President &amp; Controller (VeraBank, N.A.)</td>
<td>Vice President &amp; Treasurer (H.C.B., Inc.)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Troup, TX USA</td>
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</tr>
<tr>
<td>Rhonda Calhoun</td>
<td>n/a</td>
<td>Asst. Secretary &amp; Asst. Treasurer</td>
<td>Vice President (VeraBank, N.A.)</td>
<td>Vice President (H.C.B., Inc.)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
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<td>Henderson, TX USA</td>
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</tr>
<tr>
<td>Gay Davis</td>
<td>n/a</td>
<td>Asst. Secretary</td>
<td>Banking Officer (VeraBank, N.A.)</td>
<td>Asst. Secretary (H.C.B., Inc.)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Henderson, TX USA</td>
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</tbody>
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