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. §§ 3105(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.

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, Greg Stubbs
Name of the Holding Company Director and Official
President / Director
Title of the Holding Company Director and Official
attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s “Rules Regarding Availability of Information,” 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
3/20/2021
Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

- [ ] is included with the FR Y-6 report
- [x] will be sent under separate cover
- [ ] is not prepared

For Federal Reserve Bank Use Only

RSSD ID: __________________________
C.I. __________________________

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2020
Month / Day / Year
N/A
Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Bi-Stone Bancshares, Inc.
Legal Title of Holding Company

P.O. Box 510
(Mailing Address of the Holding Company) Street / P.O. Box
Mexia TX 76667
City State Zip Code
301 E. Commerce st.
Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Brad Butler
Treasurer / Director
Name Title
254 / 562-3921
Area Code / Phone Number / Extension
254 / 562-5141
Area Code / FAX Number
bbutler@incommonsbank.com
E-mail Address
N/A
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? [ ] 0=No [ ] 1=Yes 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."
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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</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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</tr>
<tr>
<td>City State Zip Code</td>
<td>City State Zip Code</td>
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<td>Physical Location (if different from mailing address)</td>
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<tr>
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</table>
1a. Form 10-K: None

1b. Annual Report to Shareholders: None

2. Organizational Chart:

```
Bi-Stone Bancshares, Inc.  
LEI: N/A  
Mexia, Texas  
Incorporated in Texas

100%

Incommons Bank, National Association  
LEI: 549300GXMSA3UUO46130  
Mexia, Texas  
Incorporated in Texas

100% of all voting Common Stock  
No other Class of stock issued.

Managing member for Incommons Insurance Services, LLC & MARS Rewards, LLC

100%  100%

Incommons Insurance Services, LLC  
LEI: N/A  
Mexia, Texas  
Incorporated in Texas  
No Class of stock issued

MARS Rewards, LLC  
LEI: N/A  
Mexia, Texas  
Incorporated in Texas  
No Class of stock issued
```

3. Shareholders that own 5% or more of the voting class of stock:

1. Current shareholders
   a. Name, city, and state
      
      Edward O. Price, Jr.  
      Bryan, TX
      William G McCullough  
      Mexia, TX
      Greg Stubbs  
      Mexia, TX
      Brad Butler  
      Wortham, TX
      Ben Evalyn Flatt  
      Mexia, TX
      Raymond Hughes Dillard  
      Mexia, TX
      Betty L. Stubbs  
      Mexia, TX

   b. Country of Citizenship: All are U. S. Citizens
   c. Number of securities and percent

       Ed Price owns 266.25 shares or 13.12% of the voting common stock.
William G McCullough owns 289.75 shares or 14.28% of the voting common stock.
Greg Stubbs owns 182.125 shares or 8.98% of the voting common stock.
Brad Butler owns 190.125 shares or 9.37% of the voting common stock.
Ben Evalyn Flatt owns 289.75 shares or 14.28% of the voting common stock.
Raymond Hughes Dillard owns 286.25 shares or 14.11% of the voting common stock.
Betty Stubbs owns 285.25 shares or 14.06% of the voting common stock.

2. Shareholders owning stock during the past year not listed under Section 1
   None
Results: A list of branches for your depository institution: INCOMMONS BANK, NATIONAL ASSOCIATION [ID_RSSD: 41485B].

This depository institution is held by: BI-STONE BANCSHARES, INC. [2227481] of NEXA, 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 the 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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</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 UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>1/31/2021</td>
<td>Full Service</td>
<td>41485B</td>
<td>INCOMMONS BANK, NATIONAL ASSOCIATION</td>
<td>201 T COMMERCE</td>
<td>NEXA</td>
<td>TX</td>
<td>75062-2872</td>
<td>KILPERSTONE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INCOMMONS BANK, NATIONAL ASSOCIATION</td>
<td>41485B</td>
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<tr>
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<td>1/31/2021</td>
<td>Full Service</td>
<td>3381774</td>
<td>LIMESTONE BRANCH</td>
<td>223 MELL ST</td>
<td>LIMESTONE</td>
<td>TX</td>
<td>76619</td>
<td>KILPERSTONE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<tr>
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<td>1/31/2021</td>
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<td>5147360</td>
<td>FAIRMONT BRANCH</td>
<td>255 S COMMERCE ST</td>
<td>FAIRMONT</td>
<td>TX</td>
<td>75840</td>
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<td>Not Required</td>
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<td>INCOMMONS BANK, NATIONAL ASSOCIATION</td>
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<tr>
<td>OK</td>
<td>1/31/2021</td>
<td>Full Service</td>
<td>2611502</td>
<td>MART BRANCH</td>
<td>274 W TEXAS ST</td>
<td>MART</td>
<td>TX</td>
<td>76694</td>
<td>KILLENAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<tr>
<td>OK</td>
<td>1/31/2021</td>
<td>Full Service</td>
<td>3330202</td>
<td>ROSEBUD BRANCH</td>
<td>335 MAIN ST</td>
<td>ROSEBUD</td>
<td>TX</td>
<td>76556</td>
<td>FALLS</td>
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<tr>
<td>OK</td>
<td>1/31/2021</td>
<td>Full Service</td>
<td>4201522</td>
<td>WACO BRANCH</td>
<td>4600 CROSSLANT PARKWAY</td>
<td>WACO</td>
<td>TX</td>
<td>76712</td>
<td>KILLENAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INCOMMONS BANK, NATIONAL ASSOCIATION</td>
<td>41485B</td>
<td></td>
</tr>
</tbody>
</table>
### 4. Directors, Officers, & Principal securities holders

<table>
<thead>
<tr>
<th>Name &amp; Address of each Exec Officer, Director, and 10% Shareholder</th>
<th>Occupation</th>
<th>Position with Holding Company</th>
<th>Holding Company Shares Owned Percentage</th>
<th>Title/Position w/ subsidiaries (include names of subsidiaries)</th>
<th>Subsidiaries Shares Owned Percentage</th>
<th>Title/Position w/ other businesses</th>
<th>Name &amp; Percentage of shares in other businesses - only if greater than 25%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greg Stubbs, Banker, President / Director, Mexia, TX</td>
<td>8.98%</td>
<td>President &amp; CEO (Incommons Bank, N.A.)</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Betty Stubbs, Investor, Principal Securities Holder, Mexia, TX</td>
<td>14.06%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Edward D Price Jr., Petroleum Engineer, Bryan, TX</td>
<td>13.12%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>William G McCullough, Propane Distributor, Vice President / Director, Mexia, TX</td>
<td>14.28%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Owner / Propane Energy</td>
<td>Propane Energy (100%)</td>
</tr>
<tr>
<td>Raymond Hughes Dillard, Investor, Director, Mexia, TX</td>
<td>14.11%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Owner / Managing Partner / D&amp;F Partners, JohnsonDillard Inc. (51%)</td>
<td>D&amp;F Partners (50%)</td>
</tr>
<tr>
<td>Ben Evalyn Platt, Investor, Director, Mexia, TX</td>
<td>14.28%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Brad Butler, Banker, Treasurer / Director, Wortham, TX</td>
<td>9.37%</td>
<td>EVP/CFO/COO (Incommons Bank, N.A.)</td>
<td>None</td>
<td>General Manager / Butler 1906 LLC, Butler 1906 Partnership LTD (33%)</td>
<td>Butler 1906 Partnership LTD (33%)</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Andrew Popejoy, Physician, Director, Waco, TX</td>
<td>0.74%</td>
<td>None</td>
<td>None</td>
<td>Managing Member / Jakabe Realty LLC, Jakabe Realty LLC (100%)</td>
<td>Jakabe Realty LLC (100%)</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Cynthia Erin Neal, Banker, Secretary / Director, Corpus Christi, TX</td>
<td>0.05%</td>
<td>Financial Specialist / HR Officer (Incommons Bank, N.A.)</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
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