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 5466(b)(1)). Return to the appropriate Federal Reserve Bank the original and 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 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, Wes Hoskins

Name of the Holding Company Director and Official

Chairman of the Board/President/CEO/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

03/29/2021

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
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSID

C.I. nnnn nnnn

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

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

12/31/2020

Month / Day / Year

None

Reporters Legal Entity Identifier (LEI) (20 Character LEI Code)

Reporters Name, Street, and Mailing Address

Coastal Bend Bancshares, Inc.

Legal Title of Holding Company

416 North Water Street

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

Corpus Christi Texas 78401

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sheree Lewis VP

Name Title

361-888-9310

Area Code / Phone Number / Extension

361-888-3796

Area Code / FAX Number

slewis@fcbot.com

E-mail Address

fcbot.com

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

Public reporting burden for this information collection is estimated to vary from 1.3 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
2020 REVIEW

1st Community Bank
MEMBER FDIC

A subsidiary of Coastal Bend Bancshares Inc.
WHO WE ARE

First Community Bank first opened in Alice in 1983. During the next three decades, First Community has grown to include banks in Kingsville, Portland, Premont, Padre Island, Rockport and Victoria. Our headquarters and Home Loan Center are in Corpus Christi. We are rooted in South Texas, and we know, understand and serve the residents and businesses of the Coastal Bend at eleven convenient bank locations.

First Community Bank is a traditional community bank. Our employees are shareholders of the bank, which means they have a personal interest in creating satisfied customers.

When our people bank with us, their deposits are reinvested in homes and businesses right here in South Texas, helping families and business owners succeed. Together, we're making a positive impact on the economy in our region.

In November 2020, FCB opened its 11th branch located at 120 South Agnes Street in Premont, Texas. The full-service financial center brings FCBs exceptional customer service and a vast range of products and services including our mortgage department that makes loans in-house – not long distance, an award-winning SBA department, and much more.
1980
Alice Bank Opens

1985

1990
Everhart Bank Opens

1995
Downtown Bank Opens

2000
Kingsville Bank Opens

2005
Portland Bank Opens
Alameda Opens
Island Opens

2010
Victoria Opens
Rockport Bank Opens

2015
FCB Building Opens

2020
Premont Bank Opens
From the Desk of Wes Hoskins

YEAR IN REVIEW

To Our Shareholders,

'The Roaring 20's' seems to be an appropriate name for the start of the decade and I can't wait to see what the rest of the decade will bring! It certainly got off to a fast start, and from what I can tell, we are in for a roller coaster ride for a few years. Recently, while attending a San Antonio Federal Reserve Advisory Committee meeting, I was asked my opinion about the state of Community Banking and banks. My reply was that bankers like to play down the middle of the fairway. Swings to the right or left, fiscal and monitory policy changes, and regulatory compliance changes can be problematic if not planned for in advance. First Community has experienced these swings in the past, and with our depth of knowledge and cast of professional bankers, we are very confident we can weather the policy and environmental changes on the horizon.

Already in this decade we are witnessing and experiencing these wide swings in our working environment. First and foremost, we are dealing with a virus that has set the world on its heels and demonstrated just how fragile we as humans really are. Certainly, it has proven we must take each day as a blessing. Despite this pandemic, First Community has excelled.

We pivoted as an institution and adapted quite well to the changing world of COVID-19. We worked in isolation, wore masks, socially-distanced, and ate a lot of lunches at our desks while waiting patiently for a vaccine.

We worked remotely when necessary and utilized our suite of interactive teller machines and call center to handle customers’ needs and to continue all their banking needs. Technically, our lobbies were never closed as we allowed customers access by appointment.

We maintained full-service banking during the year, and although the pandemic is not totally in our rear-view mirror, we have learned how to manage the virus conditions and continue our business as near normal as possible. Our full suite of E-products allows our customers to bank with minimal disruption and near-normal activities going forward.

We witnessed one of the most active hurricane seasons in decades. Our emergency preparedness committee chaired by SVP Steve McBrayer holds weekly/daily meetings when we are under the threat of inclement weather. Our preparation for storms served us well as we applied some of the procedures and policies to our COVID-19 year.

We continue to carry over $70 Million in Paycheck Protection Program (PPP) loans on our books and are working diligently to see the remaining loans forgiven. The economic stimulus programs found First Community in the forefront and in a leadership position by taking care of our customers and attracting new customers. Our institution has initiated and funded nearly $90 Million in PPP money. We were out front in taking applications for both PPP 1 and PPP 2 while also preparing forgiveness forms for PPP 1 loans. There are definite benefits of this stimulus program as it has saved many jobs in the Coastal Bend and beyond.

Due to the influx of money into the financial system, we remain wary of inflationary pressures and will remain vigilant in watching for signs of inflation.
The trifecta of the decade will be the change in the political climate. Not to dive too much into politics, but the political winds are changing in Washington. The climate for regulatory change and increased regulations for the financial industry are being discussed. While the industry enjoyed a relaxation of some policies during the prior administration, it appears we will be returning to a period of more oversight. First Community is well positioned with our culture of compliance to adapt to these changing winds.

While our loan demand remains excellent, we are witnessing some competing banks lowering their credit standards. This has a “pied piper” effect and puts a cascading pressure on all financial institutions to lower credit standards. Interest rate pressure along with relaxing credit standards is a potential cauldron of trouble for the industry. Our chief lending officer, Silvia Aparicio, is aware of the inherent risks associated with the changing times and is diligent in our selection of credit risk. While we maintain a $400 Million dollar plus portfolio, our past dues managed by SVP Steve McBrayer remains below industry levels.

One of the assets First Community has that is becoming prevalent and observable in our banking family is the human capital we have and the culture surrounding that human capital. Yes, we have all the bell and whistle E-products for customers to use, but we also have personal bankers answering calls in lieu of automated systems. You might not think this makes a difference, but there are simply times when you need help to remedy the situation or give advice on a subject. I repeatedly get favorable comments from the community about our ability to provide services and the manner in which we provide those services. While our financial capital is strong, our human capital and depth of professional bankers is stronger.

Experience and application of that experience is a trademark that sets First Community apart from other banks in our market area.

Our bank has seen exponential growth mainly due to customer and client referrals. Our reputation in the communities we serve is growing along with our asset size and loan portfolio. We await the challenges that lie ahead and look forward to continued growth and profitability.

Wes Hoskins
President & CEO
The old Chinese saying, "May you Live in Interesting Times" seemingly continues to apply to the banking industry. Since at least 2008, community banks, have lived in "interesting times". In 2020, it was a world-wide pandemic which rocked both the U.S. and world economies. During the first half of the year, GDP shrank by levels not seen since the Great Depression as government enforced closures shuttered businesses, schools, and restaurants. In response to the closing of many businesses the federal government created the Paycheck Protection Program (PPP) at the beginning of the second quarter and Coastal Bend Bancshares subsidiary, First Community Bank participated heavily in this program with the origination of approximately $26 billion totaling more than $70,000,000. These loans acted as a critical financial lifeline, allowing many of the banks small business customers to continue to pay their employees rather than proceed with the inevitable layoffs which would have otherwise occurred.

The huge surge of loans - which largely accounted for the overall growth in loan balances of $89,000,000 during 2020 - acted to increase the banks total assets to $522,888,000 as of December 31, 2020 compared to $428,897,000 as of year-end 2019; a 22 percent increase. The deposit side of First Community Bank grew in lock step, as most of the PPP loan proceeds mentioned above were placed within the institution. In addition, the initial round of U.S. government stimulus checks acted as a second wave of deposit growth; therefore, in total, deposits skyrocketed by $85,147,000 from December 31, 2019 to December 31, 2020. First Community Bank ended the most recent year with $460,539,000 in deposits, compared with $375,392,000 as of year-end 2019; a jump of approximately 23 percent.

On the revenue/expense side, the pandemic caused the Federal Reserve to drastically cut interest rates; this had an overall negative impact on bank’s net interest margin; however, the sheer volume of earning asset increase(s) allowed First Community Bank's total net interest income to rise by $646,000 in 2020 compared to the prior year. Furthermore, the decline in interest rates propelled the mortgage department to a record setting year volume wise as this area contributed a net $313,000 to the banks bottom-line.

Even with lower interest rates, the addition of PPP loans coupled with investment performance pushed First Community Bank’s interest income to $23,847,000 in 2020, which exceeded fiscal year 2019’s level of $23,532,000. On the expense side, interest paid on deposits declined by $331,000 to $1,320,000 which was a direct result of the rate decreases previously mentioned. Overall, non-interest expense decreased by $63,000 in 2020 compared to 2019 as the pandemic led the bank to curtail several marketing related expenses and personnel costs. Additionally, as part of PPP loan originations, the bank was able to realize $600,000 in fee income to the bottom line. And to accommodate any potential loan issues in the future, First Community's loan loss provision was increased by $300,000 to show a total contribution to the provision of $1,500,000 during 2020. Doing so produced a loan/loss reserve ratio of 1.40 percent, which was above the bank’s national peer group average of 1.36 percent.

The combination of those items noted above contributed to the bank realizing $6,466,000 in net income in 2020, which was approximately $907,000 greater than 2019 or an increase of slightly more than 16 percent. During 2020 the bank’s return on assets (ROA) was slightly lower than the previous year (1.29 percent compared to 1.32 percent for 2019), however, this was mainly due to the huge upswing in asset size in a short period of time.

As of December 31, 2020, First Community Bank's total shareholders' equity had climbed to $58,329,000, an increase of $5,670,000, or 10.8 percent from 2019’s $52,659,000. First Community Bank's 2020 net income produced a solid return on average equity of 11.60 percent. In comparison the average ROE for similar sized community banks nationwide was 10.75 percent; consequently, First Community was within the top 40 percent of banks nationwide in terms of ROE. Also, total equity represented 10.60 percent of the total assets of the bank, which was well above regulatory guidelines and included dividends distributed to Coastal Bend Bancshares, Inc. shareholders.

Sheree Lewis
EVP/Chief Financial Officer
### Statement of Condition

**BY THE NUMBERS**

At the close of business, December 31, 2020

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<th>RESOURCES</th>
<th>DOLLAR AMOUNTS IN THOUSANDS</th>
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<td>Investment Securities / C.D.s / Fed Funds</td>
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<td>Loans</td>
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<td>Bank Premises and Equipment, Net of Accumulated Depreciation</td>
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<td>Prepaid Expenses and Other</td>
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<td><strong>Total Assets</strong></td>
<td><strong>522,888</strong></td>
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<th>LIABILITIES AND STOCKHOLDER EQUITY</th>
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<td><strong>DEPOSITS</strong></td>
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<td>Other Borrowings</td>
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<th>STOCKHOLDERS EQUITY</th>
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<td>Surplus</td>
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<td>Undivided Profits</td>
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<td>Net Unrealized Holding Gains (Losses) on Available-For-Sale Securities</td>
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<td><strong>Total Stockholders Equity</strong></td>
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<td><strong>Total Liabilities and Stockholder Equity</strong></td>
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<th>RECAP</th>
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<td>Loans</td>
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<td>Assets</td>
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<tr>
<td>Total Deposits</td>
<td>$375,392,000</td>
<td>$460,539,000</td>
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Say Hello!

to the next generation of convenience banking

Speak with a teller
Cash checks
Make deposits
Make loan payments
Traditional ATM services

1st Community Bank
MEMBER FDIC
361.664.8775

Personalized Banking Even After Hours

The First Community Bank Interactive Teller Machines are available six days a week for your convenience. Use the ITM touchscreen, two-way video option to speak with an FCB teller—even after hours.

1st Community Bank
MEMBER FDIC

Available Monday through Friday 8 a.m. - 9 p.m.
and Saturday from 9 a.m. - noon.
fcbot.com

In February 2020, FCB debuted its interactive teller machines (ITMs). The new ITMs feature upgraded technology and improved functionality over existing ATMs, including a touchscreen with two-way video to speak with an FCB teller in English and Spanish.
Let's Face It.

We love seeing our customers, but banking face-to-face is just not an option these days. First Community Bank provides alternatives to in-person banking, always convenient, but even more so now.

1st Community Bank

First Community Bank—where customer safety and convenience come first.

Drive-thru
Available at each bank location for multiple transactions, including deposits, withdrawals and loan payments.

ITM/ATM
Two-way video screens provide interaction with FCB tellers during bank hours to cash checks, make withdrawals, deposits and loan payments. ATM functions available 24/7/365.

Online Banking
Linking personal checking and savings—even business accounts—to transfer funds, download transactions to financial software, or check balances including money market, loans, and CDs.

Mobile Banking
Bank anywhere anytime with our Mobile 1st app to make deposits, view transactions and pay bills from your phone. Simply download the app today from your smartphone app store.

Due to the pandemic, customers' priorities changed. FCB eased financial distress so that our customers can spend more energy on their families and their health and well-being. FCB made it a priority to inform customers on our new alternative ways of banking—extended customer service hours, new teller assist function on the myfcbot mobile app and Interactive Teller Machines.

Skip Rush Time.
You can bank with us until 9.

Relax. With our drive-thru Interactive Teller Machines, you can speak directly with a First Community Bank teller Monday through Friday from 8 a.m. until 9 p.m., and Saturday 9 a.m. till noon. Banking made easy just for you.
Officers and Directors

OFFICERS

W. Wesley Hoskins
President & CEO

Sheree Lewis
Executive Vice President/Chief Financial Officer

Silvia Aparicio
Executive Vice President/Chief Lending Officer

Renee Carter
Executive Vice President

Sarita Garcia
Executive Vice President

Amy Atkins
Sr. Vice President

Brian Aycoc
Sr. Vice President

Nick Black
Sr. Vice President

Robert Brantley
Sr. Vice President/Controller

David Cantu
Sr. Vice President

Brian Coufal
Sr. Vice President

Sheldon Hendrix
Sr. Vice President/Compliance/CRA Officer

Steve McBrayer
Sr. Vice President/Security Officer

Michael Mincey
CIO/CSO

Noel Aguilar
Vice President

Martin Clem
Vice President

Norma Elizalde
Vice President

Velma Everett
Vice President

Julie Harris
Vice President/HR Director

Dan Herrington
Vice President

Joe Ingle
Vice President

Jamie Phillips
Vice President/Marketing Director

Gary Pruett
Vice President

Monica Rodriguez
Vice President

JoAnn Sullivan
Vice President/Operations Manager/BSA

Julie Wright
Vice President/Audit & Accounting

Melba Carrales
Asst. Vice President

Jessica De La Garza
Asst. Vice President

Laura Gary
Asst. Vice President

Matt Martin
Asst. Vice President

Letty Perez
Asst. Vice President

Norma Whittington
Asst. Vice President

Patsy Covarrubias
Banking Officer

Marie Garza
Banking Officer

Gina Torres
Banking Officer

DIRECTORS

W. Wesley Hoskins
Chairman of the Board

Van Huseman

Richard B. Shaw

Tom A. Best

Sheree L. Lewis

Linda Weeks

Manuel C. Galindo

Henry Nuss

The perfect blue

belongs to you.

LOANS TO BUY OR BUILD
FREE PRE-QUALIFICATION
STEP-BY-STEP GUIDANCE
IN-HOUSE APPROVAL

1st Community Bank
MEMBER FDIC

Home Loan Center

361.993.9703 • fcbot.com
Report Item
1. Annual report to shareholders

2a. Organizational Chart

Coastal Bend Bancshares, Inc.
Corpus Christi, TX
Incorporated in Texas

LEI: None

100%

First Community Bank
Corpus Christi, TX
Incorporated in Texas

LEI: 549300L4Z4LTG4TJTM66

2b. Office/Branch Verification is included with PDF.
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**ITEM 3. Securities holders**
(1)(a,b,c) and (2)(a,b,c)

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

<table>
<thead>
<tr>
<th>NAME (1a)</th>
<th>COUNTRY (1b)</th>
<th>Number &amp; Percentage of Voting Common Stock (1c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City, State, Country</td>
<td>USA</td>
<td>Responsive data may be found in the confidential volume</td>
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</table>

<table>
<thead>
<tr>
<th>NAME (2a)</th>
<th>COUNTRY (2b)</th>
<th>Number &amp; Percentage of Voting Common Stock (2c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City, State, Country</td>
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<td>Responsive data may be found in the confidential volume</td>
</tr>
</tbody>
</table>

Shareholders not listed in 3(1) 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>NAME</th>
<th>Principal Occupation (if other than with Bank Holding Company)</th>
<th>Position at Bank Holding Company</th>
<th>Principal Securities Holder</th>
<th>Principal Securities Holder:</th>
<th>Title &amp; Position with Subsidiaries (with names)</th>
<th>Title &amp; Position with Subsidiaries (include names)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (names)</th>
<th>Names of other companies</th>
</tr>
</thead>
</table>
| Linda Weeks                 | Responsive date may be found in the confidential volume        | Principal Securities Holder     | Director                     | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |}
| Michael Weeks               | Principal Securities Holder                                    | Principal Securities Holder:    | N/A                          |                              | Principal Securities Holder:                  | Principal Securities Holder:                  |-responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| W. Wesley Hoskins           | President/CEO, Chairman of Board                              | President/CEO                   | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| Sheree Lewis                | President/CEO, Chairman of Board                              | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| Manuel C. Geindro           | President/CEO, Chairman of Board                              | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| F. Van Huxeman              | Director                                                       | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| Henry Nuss                  | Director                                                       | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| Thomas A. Best              | Director                                                       | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| Richard B. Shaw             | Director                                                       | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |
| Employee Stock Ownership Plan| Principal Securities Holder                                    | Principal Securities Holder:    | Principal Securities Holder: | Principal Securities Holder: | Principal Securities Holder:                  | Principal Securities Holder:                  | Responsive date may be found in the confidential volume | Responsive date may be found in the confidential volume |-responsive date may be found in the confidential volume |