

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5385, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2020

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Vision Bancshares, Inc.

Legal Title of Holding Company

P.O. Box 450269

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

Laredo Texas 78045

City State Zip Code

6721 McPherson Rd., Laredo, TX 78041

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sheryl A. Cox Sr Exec Vice President

Name Title

956-718-1350

Area Code / Phone Number / Extension

956-718-1382

Area Code / FAX Number

scox@tx-communitybank.com

E-mail Address

N/A

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

I, Sheryl A. Cox

Name of the Holding Company Director and Official

Senior Executive Vice President & Director

Title of the Holding Company Director and Official

I 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 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

03/24/2021

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

RSSD ID

C.I.

Is confidential treatment requested for any portion of this report submission? 0=No 1=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."

Form FR Y-6

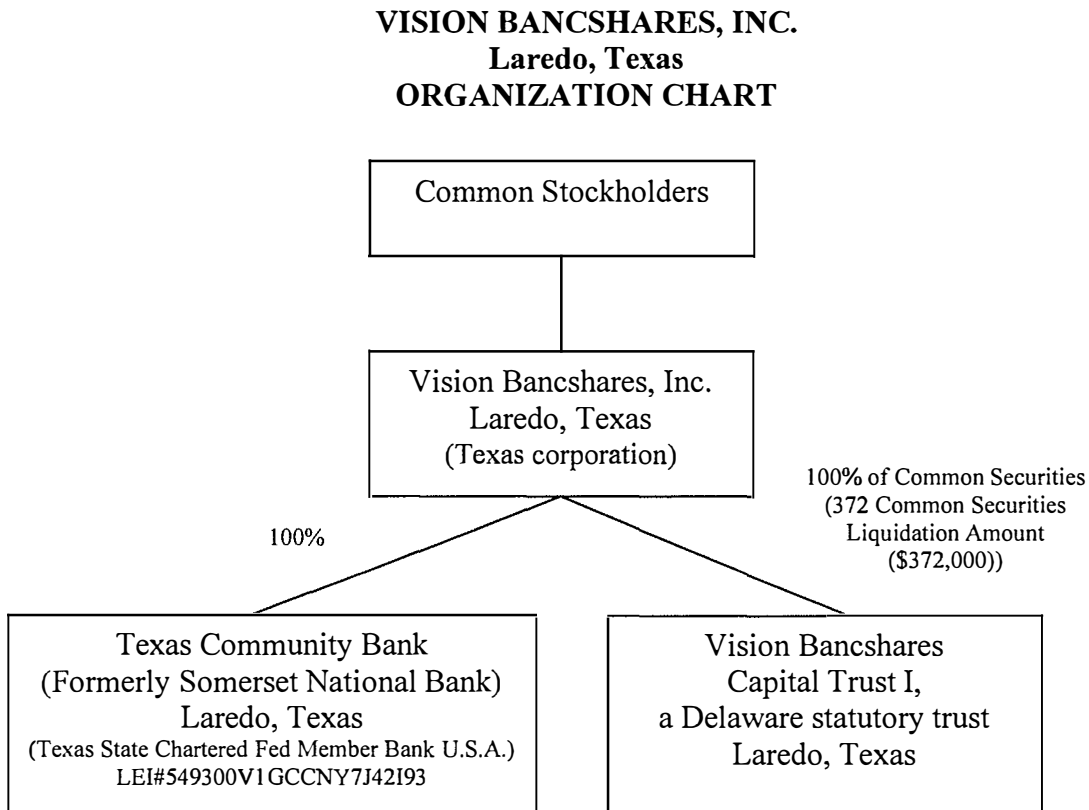
**Vision Bancshares, Inc.
Annual Report of Bank Holding Company
Fiscal Year Ending December 31, 2020**

Report Item

1 - Annual Report to Shareholders

No annual report is prepared.

2a - Organization Chart



This entity does not have a LEI.

2b - Domestic Branch Listing

See following list of domestic branches.

Results: A list of branches for your depository institution: **TEXAS COMMUNITY BANK (ID_RSSD: 528960)**.
 This depository institution is held by **VISION BANCSHARES, INC. (3211012) of LAREDO, TX**.
 The data are as of **12/31/2020**. Data reflects information that was received and processed through **07/06/2021**.

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 this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	528960	TEXAS COMMUNITY BANK	6721 MCPHERSON ROAD	LAREDO	TX	78041	WEBB	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	4037291	BROWNSVILLE BRANCH	3505 BOCA CHICA BOULEVARD, SUITE 109	BROWNSVILLE	TX	78521	CAMERON	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	4037303	PECAN STREET BRANCH	401 PECAN STREET	DEL RIO	TX	78840	VAL VERDE	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	4268367	VETERANS BOULEVARD BRANCH	2411 VETERANS BOULEVARD	DEL RIO	TX	78840	VAL VERDE	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	5300862	GUADALUPE BRANCH	2012 GUADALUPE STREET	LAREDO	TX	78041	WEBB	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	5537051	MINES BRANCH	2110 LOWRY ROAD	LAREDO	TX	78045	WEBB	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	4037282	MCALLEN BRANCH	1128 EAST NOLANA AVENUE	MCALLEN	TX	78504	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	4037273	LAS CAMPANAS BRANCH	1826 NORTH LOOP 1604 WEST, SUITE 150	SAN ANTONIO	TX	78248	BEXAR	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	3368260	SAN ANTONIO 410 LOOP BRANCH	85 NORTHEAST LOOP 410, SUITE 120	SAN ANTONIO	TX	78216	BEXAR	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	
OK		Full Service	3250392	SOMERSET BRANCH	19401 SOMERSET ROAD	SOMERSET	TX	78069	BEXAR	UNITED STATES	Not Required	Not Required	TEXAS COMMUNITY BANK	528960	

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**Vision Bancshares, Inc.
Fiscal Year Ending December 31, 2020**

Report 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			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Douglas G. Macdonald Laredo, Texas USA	USA	707,320 (22.902%) common stock	NONE		
David W. Killam, as President of DKT Management Group, Inc., General Partner of DKT Managed Portfolio, Ltd., Laredo, Texas USA	USA	197,942 (6.672%) common stock			
Francisco G. Noriega Laredo, Texas USA	USA	153,007 (5.157%) common stock			

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**Vision Bancshares, Inc.
Fiscal Year Ending December 31, 2020**

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Douglas G. Macdonald Laredo, Texas	Banker	President/CEO/ Director	President/CEO/ Director-Texas Community Bank	Information responsive to this item is contained in the Confidential volume.	22.902%	-0-	Information responsive to this item is contained in the Confidential volume.
Sheryl A. Cox Laredo, Texas	Banker	Senior Exec VP/COO/ Director	Senior Exec VP/COO/ Director- Texas Community Bank	None	2.301%	-0-	None
Joaquin G. Cigarroa III Laredo, Texas	Banker	Senior Exec VP/Director	Senior Exec VP/Director-Texas Community Bank	Information responsive to this item is contained in the Confidential volume.	3.213%	-0-	Information responsive to this item is contained in the Confidential volume.
Douglas M. Brice Laredo, Texas	Real Estate/Propane Retail	Director	Director-Texas Community Bank	Information responsive to this item is contained in the Confidential volume.	3.799%	-0-	Information responsive to this item is contained in the Confidential volume.
Juan B. Carranza, III Laredo, Texas	Customs Broker	Director	Director-Texas Community Bank.	Information responsive to this item is contained in the Confidential volume.	3.054%	-0-	Information responsive to this item is contained in the Confidential volume.
Radcliffe Killam II Laredo, Texas	Real Estate/Oil & Gas	Director	Director-Texas Community Bank	Information responsive to this item is contained in the Confidential volume.	0.523%	-0-	Information response to this item is contained in the Confidential volume

Francisco G. Noriega Laredo, Texas	Customs Broker	Director	Director-Texas Community Bank	Information responsive to this item is contained in the Confidential volume.	5.157%	-0-	Information responsive to this item is contained in the Confidential volume.
Richard E. Sames Laredo, Texas	Attorney	Director	Director-Texas Community Bank, N.A.	Information responsive to this item is contained in the Confidential volume.	3.492%	-0-	Information responsive to this item is contained in the Confidential volume.
Steve R. Trautmann, Sr. Laredo, Texas	Insurance	Director	Director-Texas Community Bank, N.A.	Information responsive to this item is contained in the Confidential volume.	1.030%	-0-	Information responsive to this item is contained in the Confidential volume.
Carlos Vela, Jr. Laredo, Texas	Dentist/Real Estate/Ranching	Director	Director-Texas Community Bank, N.A.	Information responsive to this item is contained in the Confidential volume.	3.466%	-0-	Information responsive to this item is contained in the Confidential volume.