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(o)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(o)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(b)); sections 11(e)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(b)(1), 602, and 611a); and sections 113, 165, 312, 616, and 800 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 officer or director of the top-tier holding company. This individual should also be a senior officer or director of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer or is also a director, the chairman of the board must sign the report. If the holding company is an ESOP or S corporation as defined in Section 409(k)(2) of the IRC, the person authorized to sign the report is the person identified in the report as the ESOP or S corporation's administrative manager or administrator. If the holding company is an LLC, see the General Instructions for the form for additional instructions.

Sheryl A. Cox
Senior Executive Vice President & Director

Name of the Holding Company President and Officer

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 President and Officer

Date of Signature

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

☐ Is included with the FR Y-6 report
☐ Will be sent under separate cover
☐ Is not prepared

For Federal Reserve Bank Use Only

R&S ID

C.J.

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.

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

December 31, 2020

Month / Day / Year

1.

N.A.

NA

Report's Legal Entity Identifier (LEI)

Report’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

Vision Bancshares, Inc.

Title

956-718-1350

Area Code / Phone Number / Extension

956-718-1352

Area Code / FAX Number

scox@tx-communitybank.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?

☐ Yes

☐ No

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

☐ 2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as “confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 6.5 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 (7100-0287), Washington, DC 20503.
Report Item

1 - Annual Report to Shareholders

No annual report is prepared.

2a - Organization Chart

VISION BANCSHARES, INC.
Laredo, Texas
ORGANIZATION CHART

Common Stockholders

Vision Bancshares, Inc.
Laredo, Texas
(Texas corporation)

Texas Community Bank
(Formerly Somerset National Bank)
Laredo, Texas
(Texas State Chartered Fed Member Bank U.S.A.)
LEI#549300V1GCCNY7J42I93

Vision Bancshares Capital Trust I,
a Delaware statutory trust
Laredo, Texas

100% of Common Securities
(372 Common Securities
Liquidation Amount
($372,000))

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.

<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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service (Head Office)</td>
<td>528960</td>
<td>TEXAS COMMUNITY BANK</td>
<td>8721 MCPHERSON ROAD</td>
<td>LAREDO</td>
<td>TX</td>
<td>78041</td>
<td>WEBB</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<td>Full Service</td>
<td>4037250</td>
<td>BROWNSVILLE BRANCH</td>
<td>2665 BOCA CHICA BOULEVARD, SUITE 106</td>
<td>BROWNSVILLE</td>
<td>TX</td>
<td>78521</td>
<td>CAMERON</td>
<td>UNITED STATES</td>
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<td>PECAN STREET BRANCH</td>
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<td>DEL RIO</td>
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<td>78840</td>
<td>VAL VERDE</td>
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<td>4046381</td>
<td>VETERANS BOULEVARD BRANCH</td>
<td>2411 VETERANS BOULEVARD</td>
<td>DEL RIO</td>
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<td>78840</td>
<td>VAL VERDE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>5300864</td>
<td>GUADALUPE BRANCH</td>
<td>2122 GUADALUPE STREET</td>
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<td>78041</td>
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<td>5370705</td>
<td>MINES BRANCH</td>
<td>2110 LOWRY ROAD</td>
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<td>4037282</td>
<td>LAMMEL BRANCH</td>
<td>1128 EAST NOLANA AVENUE</td>
<td>MCALLEN</td>
<td>TX</td>
<td>78504</td>
<td>HIDALGO</td>
<td>UNITED STATES</td>
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<td>OK</td>
<td>Full Service</td>
<td>4037271</td>
<td>LAS CAMINAS BRANCH</td>
<td>8326 NORTH LOOP 410 WEST, SUITE 150</td>
<td>SAN ANTONIO</td>
<td>TX</td>
<td>78248</td>
<td>BEXAR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>TEXAS COMMUNITY BANK</td>
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<td>Full Service</td>
<td>3366214</td>
<td>SAN ANTONIO 410 LOOP BRANCH</td>
<td>83 NORTHEAST LOOP 410, SUITE 120</td>
<td>SAN ANTONIO</td>
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<td>BEXAR</td>
<td>UNITED STATES</td>
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<td>SOMERSET BRANCH</td>
<td>1940L SOMERSET ROAD</td>
<td>SOMERSET</td>
<td>TX</td>
<td>78069</td>
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<td>TEXAS COMMUNITY BANK</td>
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</tr>
</tbody>
</table>
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020</th>
<th>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</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name &amp; Address (City, State, Country)</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>Douglas G. Macdonald, Laredo, Texas USA</td>
<td>USA</td>
</tr>
<tr>
<td>David W. Killam, as President of DKT Management Group, Inc., General Partner of DKT Managed Portfolio, Ltd., Laredo, Texas USA</td>
<td>USA</td>
</tr>
<tr>
<td>Francisco G. Noriega, Laredo, Texas USA</td>
<td>USA</td>
</tr>
<tr>
<td>(1) Name &amp; Address (City, State, Country)</td>
<td>(2) Principal Occupation if other than with Bank Holding Company</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>Douglas G. Macdonald Laredo, Texas</td>
<td>Banker</td>
</tr>
<tr>
<td>Sheryl A. Cox Laredo, Texas</td>
<td>Banker</td>
</tr>
<tr>
<td>Joaquin G. Cigarroa III Laredo, Texas</td>
<td>Banker</td>
</tr>
<tr>
<td>Douglas M. Brice Laredo, Texas</td>
<td>Real Estate/Propane Retail</td>
</tr>
<tr>
<td>Juan B. Carranza, III Laredo, Texas</td>
<td>Customs Broker</td>
</tr>
<tr>
<td>Radcliffe Killam II Laredo, Texas</td>
<td>Real Estate/Oil &amp; Gas</td>
</tr>
<tr>
<td>Name</td>
<td>Occupation</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Francisco G. Noriega</td>
<td>Customs Broker</td>
</tr>
<tr>
<td>Laredo, Texas</td>
<td></td>
</tr>
<tr>
<td>Richard E. Sames</td>
<td>Attorney</td>
</tr>
<tr>
<td>Laredo, Texas</td>
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<tr>
<td>Steve R. Trautmann, Sr.</td>
<td>Insurance</td>
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<tr>
<td>Laredo, Texas</td>
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<tr>
<td>Carlos Vela, Jr.</td>
<td>Dentist/Real</td>
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<tr>
<td>Estate/Ranching</td>
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</table>