

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, 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, Wayne Crawford

Name of the Holding Company Director and Official

Treasurer, 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.

Wayne Crawford
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

RSSD ID _____

C.I. _____

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

N/A

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

Reporter's Name, Street, and Mailing Address

NewFirst Financial Group, Inc.

Legal Title of Holding Company

P O Box 470

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

El Campo

TX

77437

City

State

Zip Code

202 E. Jackson, TX 77437

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brenda Steelman

NewFirst Nat'l Bank -VP

Name

Title

979-541-4316

Area Code / Phone Number / Extension

979-543-5008

Area Code / FAX Number

bsteelman@newfirst.com

E-mail Address

None

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.

<hr/> Legal Title of Subsidiary Holding Company <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/>
<hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/>	<hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/>
<hr/> City <hr/> State <hr/> Zip Code <hr/>	<hr/> City <hr/> State <hr/> Zip Code <hr/>
<hr/> Physical Location (if different from mailing address) <hr/>	<hr/> Physical Location (if different from mailing address) <hr/>
<hr/>	<hr/>
<hr/> Legal Title of Subsidiary Holding Company <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/>
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<hr/> Physical Location (if different from mailing address) <hr/>	<hr/> Physical Location (if different from mailing address) <hr/>
<hr/>	<hr/>

Form FR Y-6

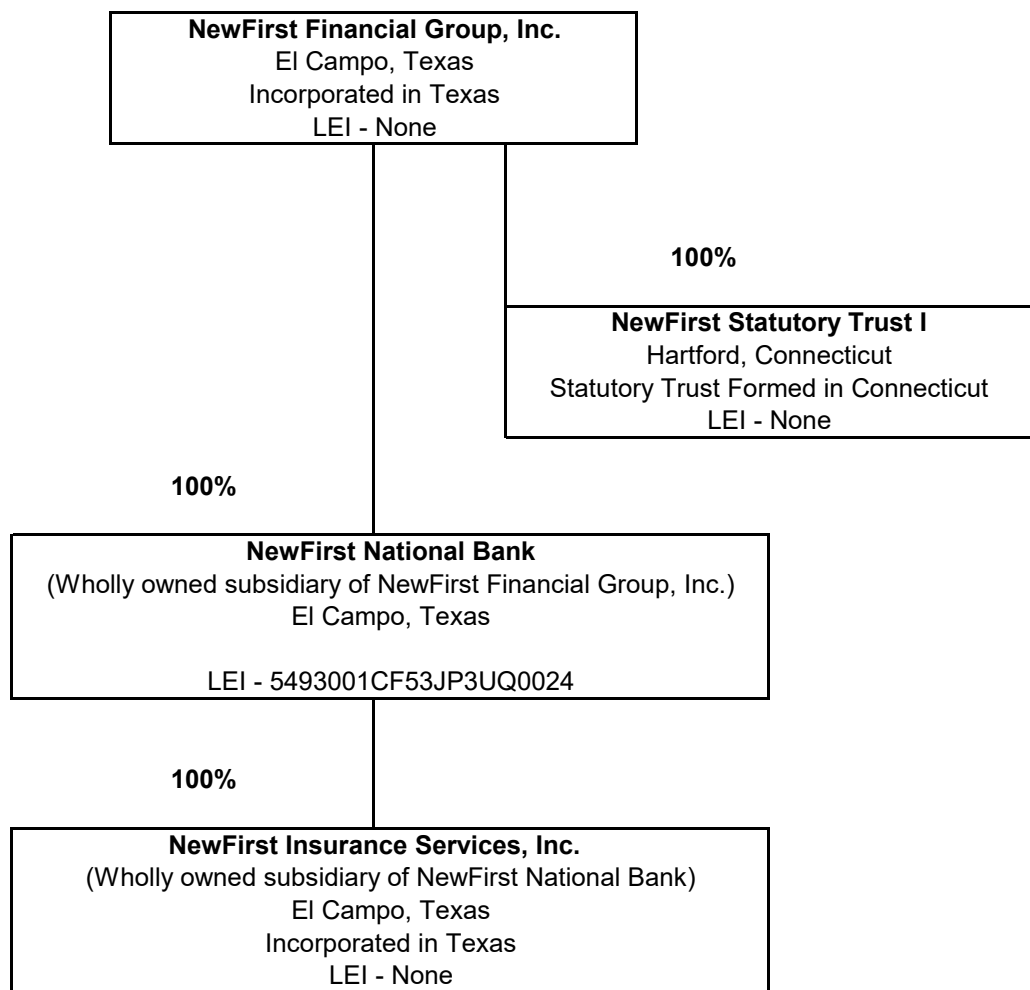
NewFirst Financial Group, Inc.
El Campo, Texas
Fiscal Year Ending December 31, 2020

Report Item

1: None

2a: Organizational Chart:

NewFirst Financial Group, Inc.
Corporate Entities



Results: A list of branches for your holding company: NEWFIRST FINANCIAL GROUP, INC. (3213922) of EL CAMPO, 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 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)	938859	NEWFIRST NATIONAL BANK	202 EAST JACKSON STREET	EL CAMPO	TX	77437-4414	WHARTON	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Full Service	4640477	EDNA BRANCH	609 N WELLS	EDNA	TX	77957	JACKSON	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Limited Service	600455	EL CAMPO MOTOR BANK BRANCH	205 EAST CALHOUN STREET	EL CAMPO	TX	77437	WHARTON	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Full Service	3368288	NEEDVILLE BRANCH	8914 MAIN STREET	NEEDVILLE	TX	77461	FORT BEND	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Full Service	3542417	ROSENBERG BRANCH	2214 AVENUE H	ROSENBERG	TX	77471	FORT BEND	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Full Service	3443831	SUGAR LAND BRANCH	50 SUGAR CREEK CENTER BLVD., SUITE	SUGAR LAND	TX	77478	FORT BEND	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Full Service	3472989	VICTORIA BRANCH	10301 NE ZAC LENTZ PARKWAY	VICTORIA	TX	77904	VICTORIA	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Full Service	1392784	WHARTON BRANCH	101 EAST MILAM STREET	WHARTON	TX	77488	WHARTON	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	
OK		Limited Service	3542435	WHARTON MOTOR BANK BRANCH	117 EAST MILAM STREET	WHARTON	TX	77488	WHARTON	UNITED STATE	Not Required	Not Required	NEWFIRST NATIONAL BANK	938859	

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NewFirst Financial Group, Inc.

El Campo, Texas

Fiscal Year Ending December 31, 2020

Report Item 3: Shareholders

(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	(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
The Guy F. Stovall III and Lynn Ann Stovall Trust Guy F. Stovall III, Trustee El Campo, Texas	USA	118,650 - 14.58% Common Stock	N/A		
The Lynn Ann Stovall and Guy F. Stovall III Trust Lynn Ann Stovall, Guy F Stovall IV, and Megan L Stovall, Co-Trustees El Campo, Texas	USA	30,000 - 3.69% Common Stock			
The Linda Joy Stovall Family Trust Guy F Stovall III, Guy F Stovall IV and Eric Martin Stovall, Co-Trustees El Campo, Texas	USA	105,050 - 12.91% Common Stock			
Guy F. Stovall Jr. El Campo, Texas	USA	50 - 0.01% Common Stock			
Guy F. Stovall Jr. and Kay Stovall Trust Guy F Stovall III, Guy F Stovall IV, and Eric Martin Stovall, Co-Trustees El Campo, Texas	USA	164,950 - 20.27% Common Stock			
James A. Bouligny El Campo, Texas	USA	64,250 - 7.89% Common Stock			
Mark Reifslager Personal Trust Guy F Stovall III, Guy F Stovall IV, Mark Reifslager, Co-Trustees El Campo, Texas	USA	5,000 - 0.61% Common Stock			
Guy F Stovall IV Trust Megan Lynn Stovall, Trustee El Campo, Texas	USA	31,600 - 3.88% Common Stock			
David Wesley Stovall Trust Guy F Stovall III, Guy F Stovall IV, Co-Trustees El Campo, Texas	USA	11,750 - 1.44% Common Stock			
Eric Martin Stovall Trust Guy F Stovall III, Guy F Stovall IV, Co-Trustees El Campo, Texas	USA	30,000 - 3.69% Common Stock			
Megan Lynn Stovall Trust No. 1 Megan Lynn Stovall, Trustee	USA	22,350 - 2.75% Common Stock			
Stovall Family Voting Power		519,400 - 63.82%			

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NewFirst Financial Group, Inc.
El Campo, Texas
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & 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)
* Guy F. Stovall III El Campo, Texas USA	Banker	Director & President	Director, Chairman & CEO (NewFirst National Bank) Director, Chairman (NewFirst Insurance Services)	N/A	28.41%	N/A	N/A
*** Eric Martin Stovall El Campo, Texas USA	Rancher, Land	Principal Security Holder	N/A	N/A	11.06%	N/A	N/A
**** Guy F Stovall IV El Campo, Texas USA	Banker	Director, Asst. Treasurer, Principal Security Holder	Director and Controller, NewFirst National Bank	N/A	15.12%	N/A	N/A
Ricky Collins El Campo, Texas USA	Banker	Director & Vice President	Director & Executive Vice President, Chief Lending Officer (NewFirst National Bank)	N/A	4.09%	N/A	N/A
Guy F. Stovall Jr. El Campo, Texas USA	Oil, Land & Cattle	Director & Chairman of the Board	Director, Honary Chairman (NewFirst National Bank) Director (NewFirst Insurance Services)	N/A	0.01%	N/A	N/A
Wayne Crawford Austin, TX USA	Banker	Director & Treasurer	Director, Corporate President, Investment Officer (NewFirst National Bank) Director, Corporate President (NewFirst Insurance Services)	N/A	3.84%	N/A	N/A
Joe M. Gurecky Rosenberg, TX USA	Owner - Manufacturing Company	Director & Secretary	Director (NewFirst National Bank) Director (NewFirst Insurance Services)	N/A	0.45%	N/A	N/A

* **Guy F. Stovall III**

The Guy F. Stovall III and Lynn Ann Stovall Trust	14.58%
Guy F. Stovall III, Trustee	
The Guy F Stovall Jr and Kay Stovall Trust	6.76% each
Guy F Stovall III, Guy F Stovall IV and Eric Martin Stovall Co-Trustees	
The Linda Joy Stovall Family Trust	4.30% each
Guy F Stovall III, Guy F Stovall IV and Eric Martin Stovall Co-Trustees	
Mark Reifslager Personal Trust	0.20% each
Guy F Stovall III, Guy F Stovall IV and Mark Reifslager, Co-Trustees	
David Wesley Stovall Trust	0.72% each
Guy F Stovall III, Guy F Stovall IV, Co-Trustees	
Eric Martin Stovall Trust	1.84% each
Guy F Stovall III, Guy F Stovall IV, Co-Trustees	

*** **Eric Martin Stovall**

The Guy F Stovall Jr and Kay Stovall Trust	6.76% each
Guy F Stovall III, Guy F. Stovall IV and Eric Martin Stovall Co-Trustees	
The Linda Joy Stovall Family Trust	4.30%
Guy F Stovall III, Guy F Stovall IV and Eric Martin Stovall Co-Trustees	

**** **Guy F Stovall IV**

The Lynn Ann Stovall and Guy F. Stovall III Trust	1.30% each
Lynn Ann Stovall, Guy F Stovall IV and Megan L Stovall Co-Trustees	
The Guy F Stovall Jr and Kay Stovall Trust	6.76% each
Guy F Stovall III, Guy F Stovall IV and Eric Martin Stovall Co-Trustees	
The Linda Joy Stovall Family Trust	4.30% each
Guy F Stovall III, Guy F Stovall IV and Eric Martin Stovall Co-Trustees	
Mark Reifslager Personal Trust	0.20% each
Guy F Stovall III, Guy F Stovall IV and Mark Reifslager, Co-Trustees	
David Wesley Stovall Trust	0.72% each
Guy F Stovall III, Guy F Stovall IV, Co-Trustees	
Eric Martin Stovall Trust	1.84% each
Guy F Stovall III, Guy F Stovall IV, Co-Trustees	