

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.

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.

I, Saul Ortega  
 Name of the Holding Company Director and Official  
**Chairman**  
 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]  
 Signature of Holding Company Director and Official  
 03/09/2021  
 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. \_\_\_\_\_

**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  
 MNB Ventures, Inc.

Legal Title of Holding Company  
 201 S Texas Ave.  
 (Mailing Address of the Holding Company) Street / P.O. Box  
 Mercedes TX 78570  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David Garza CFO  
 Name Title

956-731-6820  
 Area Code / Phone Number / Extension

956-217-7152  
 Area Code / FAX Number

dgarza@texasnational.com  
 E-mail Address

www.texasnational.com  
 Address (URL) for the Holding Company's web page

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

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.*

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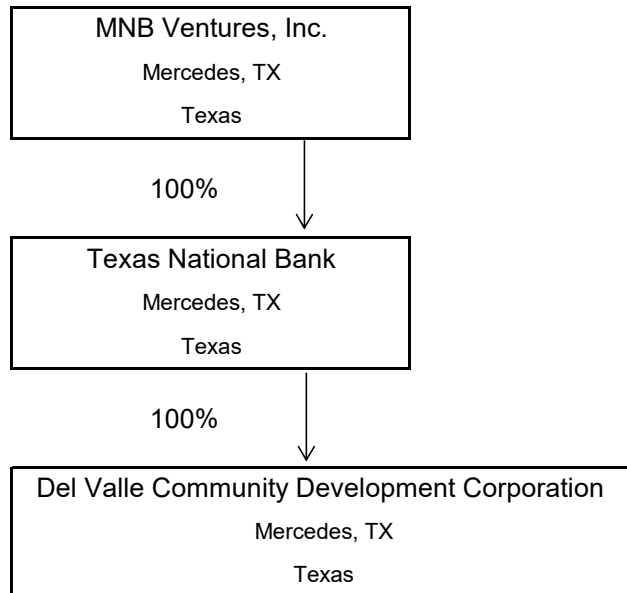
# MNB VENTURES, INC.

Mercedes, Texas

Fiscal Year Ending - 12/31/2020

NON- CONFIDENTIAL

Report Item 2a: **ORGANIZATION CHART**



LEI : No entity has a LEI

Report Item 2b: **DOMESTIC BRANCH LISTING**

Attached

**Results:** A list of branches for your depository institution: **TEXAS NATIONAL BANK (ID\_RSSD: 497954)**.  
 This depository institution is held by **MNB VENTURES, INC. (3305434) of MERCEDES, 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)	497954	TEXAS NATIONAL BANK	201 SOUTH TEXAS AVENUE	MERCEDES	TX	78570-3123	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	
OK		Full Service	3767180	EDINBURG BRANCH	4908 SOUTH JACKSON STREET	EDINBURG	TX	78539	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	
OK		Full Service	5280852	ELSA BRANCH	720 EAST EDINBURG AVENUE, SUITE 1001	ELSA	TX	78543	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	
OK		Full Service	4721947	MCALLEN BRANCH	6901 NORTH 10TH STREET	MCALLEN	TX	78504	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	
OK		Full Service	5137705	MISSION/SHARY BRANCH	501 N. SHARY RD	MISSION	TX	78572	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	
OK		Full Service	5514856	SAN JUAN BRANCH	920 WEST INTERSTATE HWY 2 SUITE A	SAN JUAN	TX	78589	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	
OK		Full Service	4865355	WESLACO BRANCH	621 SOUTH INTERNATIONAL BLVD.	WESLACO	TX	78596	HIDALGO	UNITED STATES	Not Required	Not Required	TEXAS NATIONAL BANK	497954	

**MNB VENTURES, INC.****Mercedes, Texas****Fiscal Year Ending - 12/31/2020**

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**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

(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	
		Number	%
Kellye L Ortega, Edinburg, TX, USA	USA	Refer to Confidential Report	
Lamar Strong, Mission, TX, USA	USA	Refer to Confidential Report	
Ricardo Perez, McAllen, TX, USA	USA	Refer to Confidential Report	
Texas National Bank Employee Stock Ownership Plan David Garza, Trustee Lamar Strong, Trustee Ricardo Perez, Trustee Heriberto Alanis, Trustee Jose Quiroga, Trustee Edinburg, TX, USA	USA	Refer to Confidential Report	
Heriberto Alanis McAllen, TX, USA	USA	Refer to Confidential Report	

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

(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
		NONE

**MNB VENTURES, INC.**  
**Mercedes, Texas**  
**Fiscal Year Ending - 12/31/2020**  
**NON-CONFIDENTIAL**

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 name of companies and percentage of voting securities held)
Kellye L. Ortega Edinburg, TX, USA	Self-Employed	Director Vice President	Director (Texas National Bank)	N/A	Refer to Confidential Report	Refer to Confidential Report	N/A
Robert Lamar Strong McAllen, TX, USA	Steel Fabrication	Director / Secretary	Director (Texas National Bank.)	Owner / President Strong Structural Steel	Refer to Confidential Report	Refer to Confidential Report	Strong Structural Steel Refer to Confidential Report
				Limited Partner L&N Family LTD			L&N Family LTD Refer to Confidential Report
				Member Braden & Treyton Holdings, Ltd.			Braden & Treyton Holdings, Ltd. Refer to Confidential Report
				Member S ORO LLC Mercedes, Texas			S ORO LLC Refer to Confidential Report
				Limited Partner 956 Training LLC			956 Training LLC Refer to Confidential Report
				President L&N MGMT, INC			L&N MGMT, INC Refer to Confidential Report
				Limited Partner Strong Steel of Texas			Strong Steel of Texas Refer to Confidential Report

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**Mercedes, Texas**  
**Fiscal Year Ending - 12/31/2020**  
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(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 name of companies and percentage of voting securities held)
Heriberto Alanis, MD McAllen, TX, USA	Physician	Director	Director (Texas National Bank)	Owner, President Chief Medical Officer Rio Grande Valley Emergency Physicians, LLC	Refer to Confidential Report	Refer to Confidential Report	Rio Grande Valley Emergency Physicians, LLC Refer to Confidential Report
				Owner Valley Urgent Care Center Care 4 You - Clinic McAllen, TX			Valley Urgent Care Center Care 4 You - Clinic Refer to Confidential Report
				Owner Aptus Medical Billing McAllen, TX			Aptus Medical Billing Refer to Confidential Report
				Owner The Powerhouse Men's Clinic McAllen, TX			The Powerhouse Men's Clinic Refer to Confidential Report
				Owner Forever Young Women.s Clinic McAllen, TX			Forever Young Women.s Clinic Refer to Confidential Report
Ricardo Perez McAllen, TX, USA	Attorney	Director	Director & Chairman of the Board (Texas National Bank)	Attorney Perez Law Firm P.L.L.C. Pharr, Texas	Refer to Confidential Report	Refer to Confidential Report	Perez Law Firm P.L.L.C. Refer to Confidential Report
				Owner Las Milpas LLC Pharr, Texas			Las Milpas LLC Refer to Confidential Report
				Owner Mil Bostes LLC Pharr, Texas			Mil Bostes LLC Refer to Confidential Report
				President Los Polocotes Real Estate Co. LLC Edinburg, Texas			Los Polocotes Real Estate Co. LLC Refer to Confidential Report

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(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 name of companies and percentage of voting securities held)
Saul Ortega Edinburg, TX, USA	Banker	Director & Chairman of the Board CEO	CEO (Texas National Bank)		Refer to Confidential Report	Refer to Confidential Report	
				Partner S ORO Properties LLC Mercedes, TX			S ORO Properties LLC Refer to Confidential Report
				President Plata Properties, Inc. Edinburg, TX			Plata Properties, Inc. Refer to Confidential Report
				President JPO Enterprises Inc. Edinburg, TX			JPO Enterprises Inc. Refer to Confidential Report
				Vice-President, Secretary/Partner Los Polocotes Land Company LLC Edinburg, TX			Los Polocotes Land Company LLC Refer to Confidential Report
				Partner Cloud Croft, LLC Edinburg, TX			Cloud Croft, LLC Refer to Confidential Report
				Partner Durango Development, Inc. Edinburg, TX			Durango Development, Inc. Refer to Confidential Report
				Partner Ranchitos De Progreso, LLP Edinburg, TX			Ranchitos De Progreso, LLP Refer to Confidential Report
				Managing Member JPO Wash Systems, LLC Edinburg, TX			JPO Wash Systems, LLC Refer to Confidential Report
				Sole Member EZ Clean Carwash, LLC Edinburg, TX			EZ Clean Carwash, LLC Refer to Confidential Report
				Chairman FNBG, INC. Edinburg, TX			FNBG, INC. Refer to Confidential Report



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**Mercedes, Texas**  
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Jose Quiroga Edinburg, TX, USA	Banker	Director/ President	President (Texas National Bank)	Member Q Brothers Properties, LLC Edinburg, TX	Refer to Confidential Report	Refer to Confidential Report	Q Brothers Properties, LLC Refer to Confidential Report
				Member HQ Investment Group LLC Edinburg, TX			HQ Investment Group LLC Refer to Confidential Report
				Sole Proprietor Aloha Landscaping Edinburg, TX			Aloha Landscaping Refer to Confidential Report
Myrhanda C Ortega Edinburg, TX, USA	Banker	Director	SVP Branch Operations Manager (Texas National Bank)	N/A	Refer to Confidential Report	Refer to Confidential Report	N/A
David Garza Edinburg, TX, USA	Banker	Vice President Treasurer	CFO (Texas National Bank)	N/A	Refer to Confidential Report	Refer to Confidential Report	N/A