

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.

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

Frontier Bancshares, Inc

Legal Title of Holding Company

PO Box 685133

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

Austin TX 78768

City State Zip Code

600 Congress Ave, Ste 400, Austin TX 78701

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Wade Miller CFO

Name Title

512-336-4612

Area Code / Phone Number / Extension

512-336-4612

Area Code / FAX Number

wade.miller@horizonbanktexas.com

E-mail Address

www.horizonbanktexas.com

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

I, James E. Dyess

Name of the Holding Company Director and Official

CEO

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

03/10/2021

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? No 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.

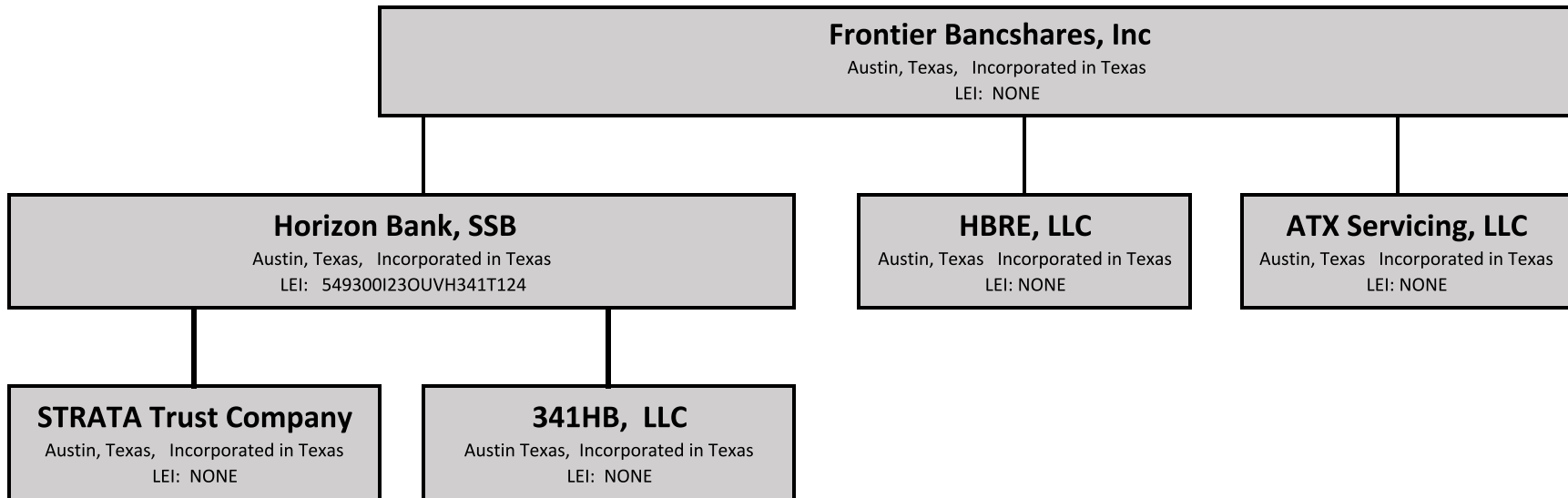
<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>
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FR Y-6
Frontier Bancshares, Inc
Austin, Texas
Fiscal Year Ending December 31, 2020

Report Item 1 - Annual Report to Shareholders

The Bank does not prepare an annual report.

Report Item 2a - Organizational Chart



Frontier Bancshares Inc, owns 100% of the outstanding stock of Horizon Bank, SSB
Frontier Bancshares Inc, owns 100% of HBRE, LLC and is the managing member
Frontier Bancshares Inc, owns 100% of ATX Servicing, LLC and is the managing member

Horizon Bank, SSB, owns 100% of the outstanding stock of STRATA Trust
Horizon Bank, SSB, owns 100% of 341HB and is the managing member

Results: A list of branches for your depository institution: **HORIZON BANK, SSB (ID_RSSD: 703552)**.
 This depository institution is held by **FRONTIER BANCSHARES, INC. (3412798)** of **AUSTIN, 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)	703552	HORIZON BANK, SSB	600 CONGRESS AVENUE, SUITE 400	AUSTIN	TX	78701	TRAVIS	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Limited Service	4500964	MESSENGER SERVICE MOBILE BRANCH	600 CONGRESS AVENUE, SUITE 400	AUSTIN	TX	78701	TRAVIS	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Full Service	4500955	TECHNOLOGY BOULEVARD BRANCH	12007 TECHNOLOGY BOULEVARD	AUSTIN	TX	78727	TRAVIS	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Full Service	3394081	WEST 5TH BRANCH	600 WEST 5TH STREET	AUSTIN	TX	78701	TRAVIS	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Full Service	3406292	CEDAR PARK BRANCH	150 SOUTH BELL BLVD.	CEDAR PARK	TX	78613	WILLIAMSON	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Full Service	3579954	HOLLAND BRANCH	200 WEST TRAVIS	HOLLAND	TX	76534	BELL	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Full Service	3694987	SALADO BRANCH	815 NORTH STAGECOACH ROAD	SALADO	TX	76571	BELL	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	
OK		Full Service	5557134	TEMPLE BRANCH	9369 TARVER DRIVE	TEMPLE	TX	76502	BELL	UNITED STATES	Not Required	Not Required	HORIZON BANK, SSB	703552	

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Frontier Bancshares, Inc.
Public Filing
Fiscal Year Ending Decemeber 31, 2020

Report Item 3: Securities Holders

3:1 Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020			3:2 Shareholders not listed in 3(1)(a) through 3(1) 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
James M. Schneider Austin, Texas	USA	350,298 common shares 28.19%	N/A		
James E. Dyess Austin, Texas	USA	204,000 common shares 16.41%	N/A		
Jeffery P. O'Jibway Austin, Texas	USA	125,064 common shares 10.06%	N/A		
James R. Cone III Austin, Texas	USA	92,660 common shares 7.45%	N/A		

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Frontier Bancshares, Inc.
Public Filing
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders (Public)

(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)
James M. Schneider Austin, Texas	Investor	Chairman	Chairman Horizon Bank, ssb	See Confidential Volume	28.19%	N/A	See Confidential Volume
James E. Dyess Austin, Texas	N/A	CEO Director	CEO Horizon Bank, ssb	See Confidential Volume	16.41%	N/A	See Confidential Volume
Jeffery P. Ojibway Austin, Texas	N/A	Director	EVP Horizon Bank, ssb	See Confidential Volume	10.06%	N/A	See Confidential Volume
Joe Ogilvie Austin, Texas	Investor	Director	Director Horizon Bank, ssb	See Confidential Volume	2.38%	N/A	See Confidential Volume
Jerry Smith Austin, Texas	Investor	Director	Director Horizon Bank, ssb	See Confidential Volume	2.10%	N/A	See Confidential Volume
Lee Rigby Austin, Texas	Attorney	Director	Director Horizon Bank, ssb	See Confidential Volume	N/A	N/A	See Confidential Volume
Ben Siddons Austin, Texas	Insurance	Director	Director Horizon Bank, ssb	See Confidential Volume	1.00%	N/A	See Confidential Volume
Phillip Weber Austin, Texas	Retired Real Estate Developer	Director	Director Horizon Bank, ssb	See Confidential Volume	N/A	N/A	See Confidential Volume
Wade Miller Salado, Texas	N/A	CFO	EVP / CFO Horizon Bank, ssb	See Confidential Volume	0.60%	N/A	See Confidential Volume
Kristen Villas Austin, Texas	N/A	Secretary	EVP / COO Horizon Bank, ssb	See Confidential Volume	0.80%	N/A	See Confidential Volume
Gregg Bennett Austin, Texas	N/A	N/A	EVP Horizon Bank, ssb	See Confidential Volume	0.56%	N/A	See Confidential Volume
Doug Wolfe Austin, Texas	N/A	N/A	EVP Horizon Bank, ssb	See Confidential Volume	0.24%	N/A	See Confidential Volume