

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, Gary A. Roberts, Jr.

Name of the Holding Company Director and Official

Chairman of the Board

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

07/23/2021

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

Relationship Financial Corporation

Legal Title of Holding Company

1309 Bandera Hwy

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

Kerrville Texas 78028
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lance McDougall EVP - CFO/COO

Name Title

830-792-1971

Area Code / Phone Number / Extension

830-257-1345

Area Code / FAX Number

lancem@guadalupebank.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? No 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."

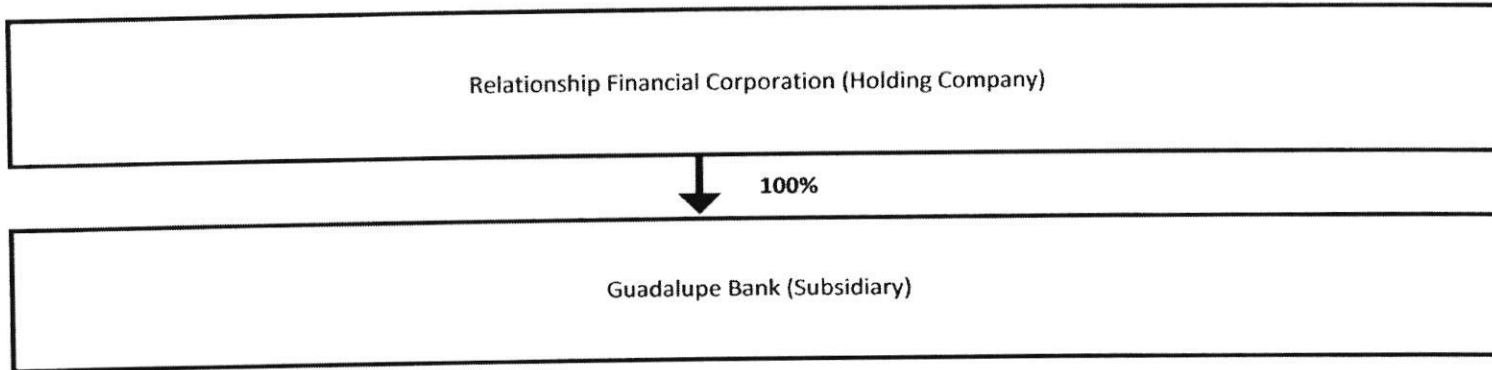
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State <input type="text"/> 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 <input type="text"/> Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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Report Item 2

12/31/2020



Single Tier Holding Company

2a(1)	Relationship Financial Corporation and Guadalupe Bank
2a(2)	LEI: Relationship Financial Corporation and Guadalupe Bank do not have a LEI Number
2a(3)	Relationship Financial Corporation: Kerrville, TX USA, Guadalupe Bank: Kerrville, TX USA
2a(4)	Relationship Financial Corporation is a C Corporation incorporated in the State of Texas USA and Guadalupe Bank is an Association formed in the State of Texas, USA.
2a(5)	Relationship Financial Corporation owns 100% of the voting shares of Guadalupe Bank (Association located in Kerrville, TX USA). Relationship Financial Corporation does not have any other ownership interests.
2a(6)	Relationship Financial Corporation owns 100% of the voting shares of Guadalupe Bank.

2(b) Guadalupe Bank Locations

- 1 Main Branch
Kerrville, TX USA
- 2 Ingram Branch
Kerrville, TX USA
- 3 Fredericksburg Branch
Fredericksburg, TX USA

Results: A list of branches for your depository institution: GUADALUPE BANK (ID_RSSD: 3635551).
 This depository institution is held by RELATIONSHIP FINANCIAL CORPORATION (3635560) of KERRVILLE, 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	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3635551	GUADALUPE BANK	1309 BANDERA HIGHWAY	KERRVILLE	TX	78028	KERR	UNITED STATES	Not Required	Not Required	GUADALUPE BANK	3635551	
CHANGE	1/27/2020	Full Service	4901552	FREDERICKSBURG BRANCH	804 S. ADAMS	FREDERICKSBURG	TX	78624	GRLESPIE	UNITED STATES	Not Required	Not Required	GUADALUPE BANK	3635551	
OK		Full Service	4736508	WEST BRANCH	1316 JUNCTION HIGHWAY	KERRVILLE	TX	78028	KERR	UNITED STATES	Not Required	Not Required	GUADALUPE BANK	3635551	

Relationship Financial Corporation
Report Item 3: Securities Holders
12/31/2020

Item 3(1)							
NAME 1 \ NAME 2	CITY	ST	Country of Residence	Country of Citizenship	Class	Shares	% Ownership
Charles J. Whelan Cynthia A. Whelan	Kerrville	TX	USA	USA	Common Stock	7,000	7.44%
David Geistweidt Amy A Geistweidt	Comfort	TX	USA	USA	Common Stock	5,000	5.31%
Gary A. Roberts Sr.*	Fredericksburg	TX	USA	USA	Common Stock	7,235	7.69%
Gary A. Roberts, Jr.* Kimberly K. Roberts*	Fredericksburg	TX	USA	USA	Common Stock	5,000	5.31%
Eric Elder*	Houston	TX	USA	USA	Common Stock	4,000	4.25%
Patrick Elder*	Cuero	TX	USA	USA	Common Stock	3,000	3.19%
Debra Roberts*	Fredericksburg	TX	USA	USA	Common Stock	765	0.81%
Sherry Roberts*	San Antonio	TX	USA	USA	Common Stock	2,000	2.13%
Suzanne Roberts*	Kerrville	TX	USA	USA	Common Stock	240	0.26%
Roberts Family * (to include all Roberts' & Elder Family shares listed above)	Fredericksburg Kerrville San Antonio Houston Cuero	TX	USA	USA	Common Stock	22,240	23.64%
Total Shares						94,093	

Item 3(2)	None
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Relationship Financial Corporation
Report Item 4: Insiders
12/31/2020

(4)(1) Name	(4)(1) City, State/Country	(4)(2) Principal Occupation	(4)(3)(a) Title & Position with Holding Company	(4)(3)(b) Title & Position with Subsidiaries	(4)(3)(c) Title & Position with Other Businesses	(4)(4)(a) % Voting Shares in Holding Company	(4)(4)(b) Voting Shares in Bank	(4)(4)(c) Voting Shares in Any Other Company (if >25% of Outstanding Shares)	
Gary A. Roberts, Jr.	Fredericksburg, TX USA	Banker	Chairman	Chairman & CEO of Guadalupe Bank	Brick & Mortar, LTD Kerrville Storage Ltd. R & D Real Estate Hold Ltd. TREE Investments, LLC	President President Ltd. Partner President	5.31%	0.00%	100% Brick & Mortar, LTD 100% R & D Real Estate Holding Ltd. 75% Kerrville Storage Ltd 76% TREE Investments, LLC
David Wampler	Kerrville, TX USA	Financial Services Advisor	Vice Chairman	Vice Chairman of Guadalupe Bank	Diamond Fork Investments LLC Texas 4W Land and Cattle LLC Buffalo Forks Ranch, Ltd. Heritage Investment Mgmt LLP	President President General Partner Partner	3.19%	0.00%	100% Diamond Fork Investments LLC 100% Texas 4W Land and Cattle LLC 59% Buffalo Forks Ranch, Ltd. 50% Heritage Investment Mgmt LLP
William B Patterson IV	Kerrville, TX USA	Veterinarian	Director	Director of Guadalupe Bank	Town & Country Animal Hospital	Partner	1.06%	0.00%	50% Town and Country Animal Hospital
Charles J. Whelan	Kerrville, TX USA	Investor	Director	Director of Guadalupe Bank	WP Remnants, Inc. CCKL Ventures GP Inc.	President Manager	7.44%	0.00%	100% WP Remnants, Inc. 64% CCKL Ventures GP Inc.
Jabier Rodriguez	Fredericksburg, TX USA	Investor	Director	Director of Guadalupe Bank	Principio Consulting Inc. Cin-Cen, LLC J Cross J Ranch, LLC	President President President	3.19%	0.00%	50% Principio Consulting Inc. 50% Cin-Cen, LLC 50% J Cross J Ranch, LLC
Gregory A. Richards	Kerrville, TX USA	Attorney-at-Law	Director	Director of Guadalupe Bank	Gregory A. Richards, P.C. Riveritas Management, LLC GK Partners, LLC	President President Manager	0.64%	0.00%	100% Gregory A. Richards, PC 50% Riveritas, Ltd. 50% Riveritas Management, LLC 50% GK Partners, LLC 33% Naturescape Texas, LLC
Gary A. Roberts, Sr.	Kerrville, TX USA	Investor	Principal Shareholder	N/A	N/A		7.69%	0.00%	N/A
Kimberly Roberts	Kerrville, TX USA	Homemaker	Principal Shareholder	N/A	N/A		5.31%	0.00%	N/A
Debra Roberts	Kerrville, TX USA	Retired Hairstylist	Principal Shareholder	N/A	N/A		0.81%	0.00%	N/A
Sherry Roberts	San Antonio, TX USA	Retired Schoolteacher	Principal Shareholder	N/A	N/A		2.13%	0.00%	N/A
Suzanne Roberts	Kerrville, TX USA	Retired Title Escrow Officer	Principal Shareholder	N/A	N/A		0.26%	0.00%	N/A