

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

Allegiance Bancshares, Inc.

Legal Title of Holding Company

8847 W. Sam Houston Parkway N., Suite 200

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

Houston

TX

77040

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Courtney Theriot

EVP-Allegiance Bank

Name

Title

281-517-6432

Area Code / Phone Number / Extension

Area Code / FAX Number

courtney.theriot@allegiancebank.com

E-mail Address

N/A

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

I, **Steven F. Retzloff**

Name of the Holding Company Director and Official

Chief Executive Officer

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

8/3/2021

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?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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.....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

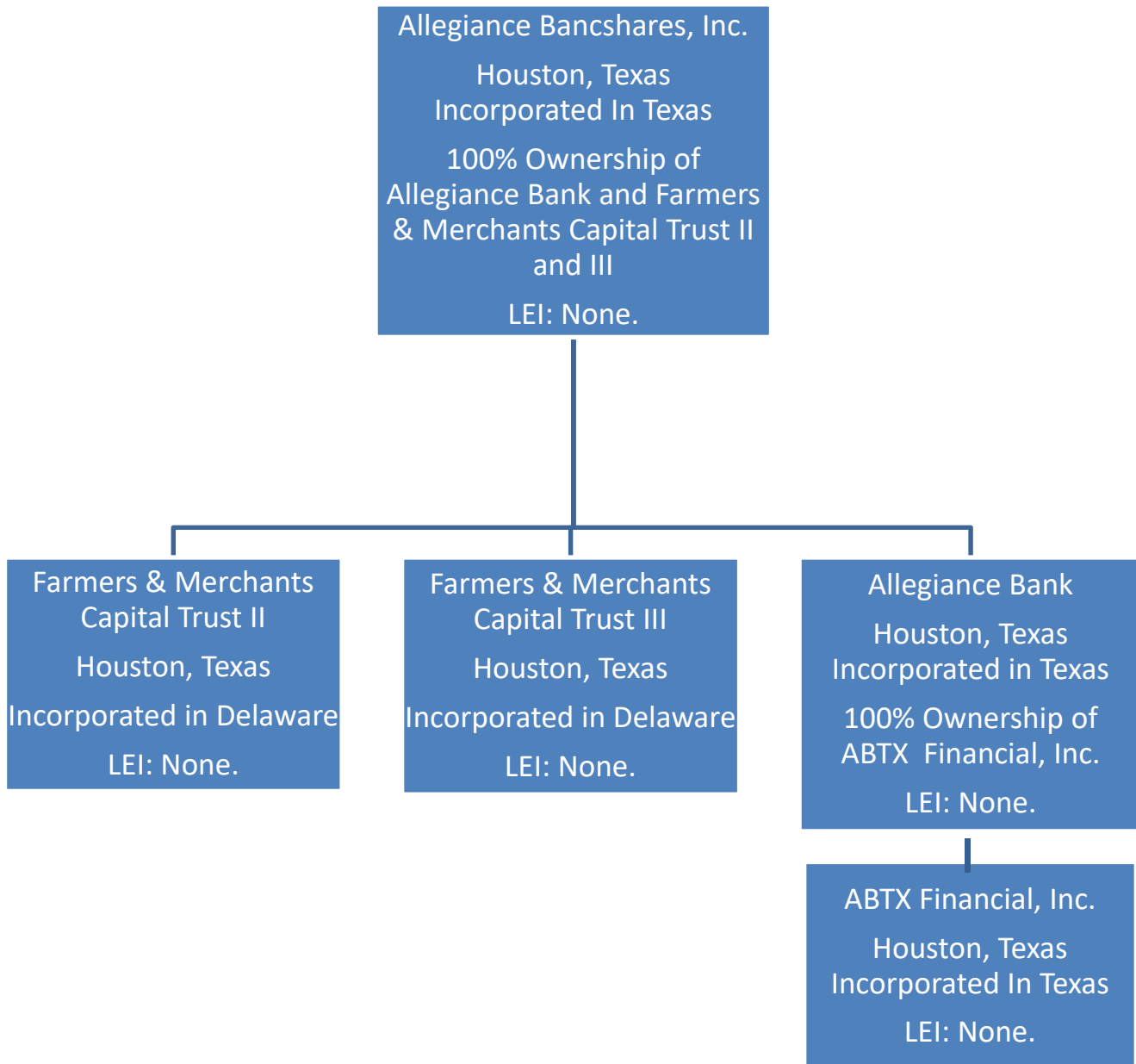
FORM FR Y-6

Allegiance Bancshares, Inc.
Houston Texas
Fiscal Year Ending December 31, 2020

Report Item

1: The bank holding company prepares an annual report or its securities holder and is registered with the SEC.

2a: Organization Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: ALLEGIANCE BANK (ID RSSD: 3579589). This depository institution is held by ALLEGIANCE BANCSHARES, INC. (3744239) of HOUSTON, 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://fdonline.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)	3579589	ALLEGIANCE BANK	8727 WEST SAM HOUSTON PARKWAY NORTH	HOUSTON	TX	77040-5190	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	426952	ANAHUAC BRANCH	1500 MILLER STREET	ANAHUAC	TX	77514	CHAMBERS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4460270	BEALMONT BRANCH	55 INTERSTATE 20 NORTH	BEALMONT	TX	77107	JEFFERSON	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3843141	BELLAIRE BRANCH	5410 BELLAIRE BLVD., SUITE B	BELLAIRE	TX	77401-3906	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	44451	BROOKSHIRE BRANCH	550 FM 1489 ROAD	BROOKSHIRE	TX	77423	WALLER	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4196398	CONROE BRANCH	1302 WEST DAVIS, SUITE A	CONROE	TX	77304	MONTGOMERY	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3234963	DAYTON BRANCH	501 NORTH CLEVELAND ROAD	DAYTON	TX	77535	LIBERTY	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4590070	CLEAR LAKE BRANCH	2200 NASA ROAD S, SUITE 240	HOUSTON	TX	77058	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	5534742	EAST END	2929 NAVIGATION BOULEVARD, SUITE 100	HOUSTON	TX	77003	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3808448	ELDRIDGE PARKWAY BRANCH	2463 S ELDRIDGE PIWY	HOUSTON	TX	77077-5255	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3272772	GALLERIA BRANCH	2000 WEST LOOP SOUTH, SUITE 100	HOUSTON	TX	77027	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	365455	GULF FREEWAY BRANCH	7125 GULF FREEWAY	HOUSTON	TX	77087-2509	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3696020	HEIGHTS BRANCH	2222 NORTH DUPHAM	HOUSTON	TX	77008	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	363702	HIGHWAY 290 BRANCH	14770 NORTHWEST FREEWAY	HOUSTON	TX	77040	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
CLOSE	1/29/2021	Full Service	706151	HOUSTON BRANCH	3330 ANTOINE	HOUSTON	TX	77092	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3971811	KIRBY OFFICE	3963 KIRBY DRIVE	HOUSTON	TX	77098	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4224276	MEMORIAL OFFICE	8800 KATY FREEWAY, SUITE 110	HOUSTON	TX	77024	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3008397	NORTH LOOP WEST BRANCH	1405 NORTH LOOP WEST	HOUSTON	TX	77008-1647	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3112070	NORTHWEST FREEWAY BRANCH	13100 NORTHWEST FREEWAY, SUITE 100	HOUSTON	TX	77040	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3443822	TOWN & COUNTRY BRANCH	790 WEST SAM HOUSTON PARKWAY NORTH	HOUSTON	TX	77024	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4391096	WOODWAY WEST BRANCH	636 WOODWAY SUITE 100	HOUSTON	TX	77057	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3750993	KATY BRANCH	500 WESTGREEN BLVD.	KATY	TX	77450	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	2181369	KATY PIN OAK BRANCH	722 PIN OAK RD	KATY	TX	77494	FORT BEND	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4032456	LIBERTY BRANCH	1302 NORTH MAIN STREET	LIBERTY	TX	77575	LIBERTY	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3637211	PAKADENA BRANCH	1420 EAST SAM HOUSTON PARKWAY SOUTH	PAKADENA	TX	77565	HARRIS	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	2683694	STAFFORD BRANCH	13010 MURPHY ROAD	STAFFORD	TX	77477	FORT BEND	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	3317204	SUGAR LAND BRANCH	16555 SW FREEWAY, SUITE 100	SUGAR LAND	TX	77479	FORT BEND	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589
OK		Full Service	4599249	THE WOODLANDS BRANCH	1925 HUGHES LANDING BLVD, SUITE 200	THE WOODLANDS	TX	77380	MONTGOMERY	UNITED STATES	Not Required	Not Required	ALLEGIANCE BANK		3579589

Form FR Y-6
Allegiance Bancshares, Inc.
Houston, Texas
Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2010			Securities Holders 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	(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
BlackRock, Inc.* New York, NY	United States	2,950,208 14.4%			
The Vanguard Group* Valley Forge, PA	United States	1,193,640 5.9%			None.

* The name of the person who has control and/or the power to vote the shares was not listed on the SEC filing and therefore unable to obtain.

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Allegiance Bancshares, Inc.
Houston, Texas
Fiscal Year Ending December 31, 2020

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Okan Akin, Houston, TX USA	Banker	Executive Vice President	Executive Vice President and Chief Risk Officer of Allegiance Bancshares, Inc. and Allegiance Bank and Director of Allegiance Bank	None	0.18%	N/A	None
John B. Beckworth Austin, TX, USA	Education/Attorney	Director	N/A	Lecturer, The University of Texas School of Law Attorney, of counsel, Jackson Walker, LLP	0.66%	N/A	None
BlackRock, Inc.* , New York, NY, USA	Institutional Investor	N/A	N/A	Unknown	14.40%	N/A	Unknown
Denise Castillo-Rhodes, Houston, TX USA	Accountant	Director	N/A	Chief Financial Officer of Texas Medical Center	0.00%	N/A	None.
Paul Egge, Houston, TX USA	Banker	Executive Vice President and Chief Financial Officer	Executive Vice President and Chief Financial Officer of Allegiance Bank	None	0.06%	N/A	None
Matthew H. Hartzell, TX, USA	Houston, Management and Attorney	Director	Director of Allegiance Bank	Chief Administrative Officer of N.F. Smith & Associates, LP; Manager of 521 Enterprises, LLC Vice President and General Counsel of Valid Management, LLC	0.07%	N/A	None
Robert Ivany, Jensen Beach, FL, USA	Retired Leadership Consultant	Director	N/A	President Emeritus of University of St. Thomas Faculty member, Thayer Leadership	0.01%	N/A	None
Frances H. Jeter, TX, USA	Houston, Public Affairs and Strategic Communications	Director	N/A	Managing Director and head of the Houston office for Sard Verbinen & Co.,	0.07%	N/A	JCP Interests, LLP-25%

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Allegiance Bancshares, Inc.
Houston, Texas
Fiscal Year Ending December 31, 2020

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Shanna R. Kuzdzal Houston, TX, USA	Attorney	Executive Vice President, General Counsel and Secretary	Executive Vice President, General Counsel and Secretary of Allegiance Bank	N/A	0.06%	N/A	None
George Martinez TX, USA	Houston, Banker	Chairman of the Board and Director	Director of Allegiance Bank	Director, Landmark Worldwide Enterprises, Inc.	1.33%	N/A	G & K Martinez Holdings, Ltd.-49% Martinez 2007 Family Partnership, Ltd.-49%
William S. Nichols III, Houston, TX, USA	Retired Real Estate Developer	Director	Director of Allegiance Bank	President, Suncor Companies, LLC; President, Nichols GP Investments, Inc.	0.25%	N/A	Nichols Realty Investments I, Ltd.-48% Nichols GP Investments, Inc.-50%
Steven F. Retzlloff, TX, USA	Houston, Banker	CEO and Director	Chairman and Director of Allegiance Bank; Director of ABTX Financial, Inc.	Chairman, President and Director of Retzlloff Industries, Inc.	1.58%	N/A	SF Retzlloff Family Partnership LLC-98% Almeda Development Company-100%
Raimundo Riojas E., Guatemala City, Guatemala	Sales Executive	Director	N/A	President, Duwest, Inc.,	1.12%	N/A	Kiffas Investment Corp.-100% Glencox Investment Corp.-100% Nueva Holco S.A.-45% Cordex Holding-100%
Fred S. Robertson, Houston, TX, USA	Consultant	Director	Director of Allegiance Bank	President/Owner, FR Resources, Inc.	0.31%	N/A	FR Resources, Inc.-100% Portprop, LL - 100%
Ramon A. Vitulli III, Tomball, TX, USA	Banker	Director and Executive Vice President	President and Director of Allegiance Bank; Director, President and Secretary of ABTX Financial, Inc.	N/A	0.20%	N/A	Chausow Holdings, LLC-100%

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Allegiance Bancshares, Inc.
Houston, Texas
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Lou Waters, Houston, TX, USA	Finance	Director	N/A	President-Waters Group	0.22%	N/A	Waters & Associates, Inc.-100% Wyndom Technologies, LLC-100% Wyndom Acquisition Partners, LTD-49% Waters Venture Group, LLC-50% PVH GP, LLC-100% PV Holdings, LP-42% PV Rentals, LLC-70% ESI Management Company, LLC-100% Edgeworth Construction Products, LLC -49% Floodbreak, LLC-90% Bandera Conservations Corridor, LLC-33% Caramel Candy Company, LLC-60% Waters Lincoln Holdings, LLC-90% Glenmont Holdings, LLC-100%
Roland Williams, Houston, TX, USA	Banker	Director	N/A	N/A	0.78%	N/A	None.
Janet Wong, Houston, TX USA	CPA	Director	N/A	National Executive Advisor for Ascend	0.00%	N/A	None.