

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, Kelly Holmes  
 Name of the Holding Company Director and Official  
Trustee  
 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  
09/28/2021  
 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  
Woodforest Financial Group Employee Stock Ownership Plan

1330 Lake Robbins Drive Suite # 100  
 (Mailing Address of the Holding Company) Street / P.O. Box  
The Woodlands TX 77380  
 City State Zip Code

Physical Location (if different from mailing address)  
 Person to whom questions about this report should be directed:  
Diana Tavera AVP Accounting Manager  
 Name Title  
832-375-2270  
 Area Code / Phone Number / Extension

Area Code / FAX Number  
diana.taverahidalgo@woodforest.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? ..... 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.

**Woodforest Financial Group, Inc.**

Legal Title of Subsidiary Holding Company

**1330 Lake Robbins Drive**

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

**The Woodlands TX 77380**

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

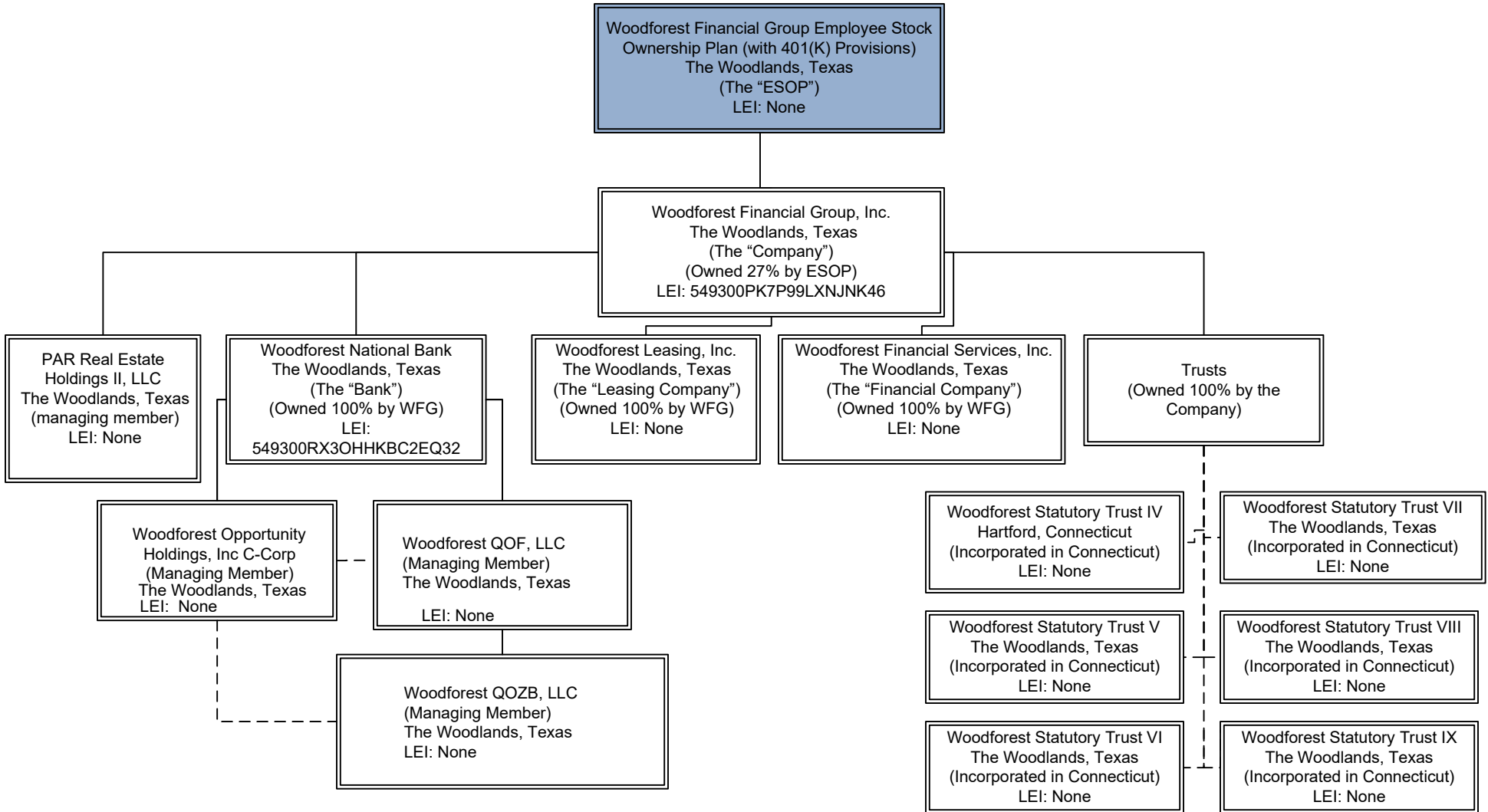
City State Zip Code

Physical Location (if different from mailing address)



# WOODFOREST®

## Woodforest Financial Group ESOP Woodforest Financial Group and Subsidiaries



**Results:** A list of branches for your depository institution: **WOODFOREST NATIONAL BANK (ID\_RSSD: 412751)**. This depository institution is held by **WOODFOREST FINANCIAL GROUP, INC. (1137770)** of **THE WOODLANDS, 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) | 412751          | WOODFOREST NATIONAL BANK                                    | 1330 LAKE ROBBINS DRIVE              | THE WOODLANDS | TX    | 77380    | MONTGOMERY | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4002888         | 8066 ALABASTER ALABAMA WALMART BRANCH                       | 630 COLONIAL PROMENADE PARKWAY       | ALABASTER     | AL    | 35007    | SHELBY     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3968110         | 8063 ANDALUSIA ALABAMA WALMART BRANCH                       | 1991 ML KING JR EXPRESSWAY           | ANDALUSIA     | AL    | 36420    | COVINGTON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870923         | 8060 ANNISTON ALABAMA WALMART BRANCH                        | 5560 MCCLELLAN BLVD                  | ANNISTON      | AL    | 36206    | CALHOUN    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3968446         | 8084 ARAB ALABAMA WALMART BRANCH                            | 1450 NORTH BRINDLEE MOUNTAIN PARKWAY | ARAB          | AL    | 35016    | MARSHALL   | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4021188         | 8178 ATHENS ALABAMA WALMART BRANCH                          | 1011 U.S. HIGHWAY 72 EAST            | ATHENS        | AL    | 35611    | LIMESTONE  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478728         | 8259 BESSEMER ALABAMA WALMART BRANCH                        | 750 ACADEMY DRIVE                    | BESSEMER      | AL    | 35022    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3758824         | 8049 BIRMINGHAM ALABAMA WALMART BRANCH                      | 1600 MONTCLAIR ROAD                  | BIRMINGHAM    | AL    | 35210    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4002963         | 8198 TRUSSVILLE CROSSINGS WALMART BRANCH                    | 5919 TRUSSVILLE CROSSINGS PARKWAY    | BIRMINGHAM    | AL    | 35235    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5540024         | 8298 AL BIRMINGHAM PARKWAY E WALMART BRANCH                 | 9248 PARKWAY EAST                    | BIRMINGHAM    | AL    | 35206    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3871050         | 8056 BREWTON ALABAMA WALMART BRANCH                         | 2578 DOUGLAS AVENUE                  | BREWTON       | AL    | 36426    | ESCAMBIA   | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3970113         | 8061 CLANTON ALABAMA WALMART BRANCH                         | 1415 7TH STREET SOUTH                | CLANTON       | AL    | 35045    | CHILTON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3797758         | 8053 CULLMAN ALABAMA WALMART BRANCH                         | 626 OLIVE STREET SW                  | CULLMAN       | AL    | 35055    | CULLMAN    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4021197         | 8197 DAPHNE/LAKE FOREST ALABAMA WALMART BRANCH              | 27520 HIGHWAY 98                     | DAPHNE        | AL    | 36520    | BALDWIN    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3866207         | 8057 DECATUR ALABAMA WALMART BRANCH                         | 2800 SPRING AVENUE SW                | DECATUR       | AL    | 35603    | MORGAN     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870781         | 8059 ENTERPRISE ALABAMA WALMART BRANCH                      | 600 BOLL WEEVIL CIRCLE               | ENTERPRISE    | AL    | 36330    | COFFEE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5540033         | 8299 AL FOLEY WALMART BRANCH                                | 2200 SOUTH MCKENZIE STREET           | FOLEY         | AL    | 36535    | BALDWIN    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5509393         | 8290 GADSDEN AL WAL MART BRANCH                             | 340 EAST MEIGHAN BOULEVARD           | GADSDEN       | AL    | 35903    | ETOWAH     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4002860         | 8182 GARDENDALE ALABAMA WALMART BRANCH                      | 890 ODUM ROAD                        | GARDENDALE    | AL    | 35071    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870941         | 8087 GREENVILLE ALABAMA WALMART BRANCH                      | 501 WILLOW LANE                      | GREENVILLE    | AL    | 36037    | BUTLER     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4021218         | 8199 GULF SHORES ALABAMA WALMART BRANCH                     | 170 EAST FORT MORGAN ROAD            | GULF SHORES   | AL    | 36542    | BALDWIN    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3797851         | 8091 GUNTERSVILLE ALABAMA WALMART BRANCH                    | 11697 US HIGHWAY 431                 | GUNTERSVILLE  | AL    | 35976    | MARSHALL   | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3866113         | 8112 HOOVER ALABAMA WALMART BRANCH                          | 2780 JOHN HAWKINS PARKWAY            | HOOVER        | AL    | 35244    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870950         | 8114 HUEYTOWN ALABAMA WALMART BRANCH                        | 1007 RED FARMER DRIVE                | HUEYTOWN      | AL    | 35023    | JEFFERSON  | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478700         | 8100 SPARKMAN DRIVE WALMART BRANCH                          | 2200 SPARKMAN DRIVE NW               | HUNTSVILLE    | AL    | 35810    | MADISON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870987         | 8127 HUNTSVILLE ALABAMA WALMART BRANCH                      | 11610 MEMORIAL PARKWAY SOUTH         | HUNTSVILLE    | AL    | 35803    | MADISON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4099860         | 8177 UNIVERSITY DRIVE WALMART BRANCH                        | 6140A UNIVERSITY DRIVE NW            | HUNTSVILLE    | AL    | 35806    | MADISON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3969023         | 8065 MADISON ALABAMA WALMART BRANCH                         | 8650 MADISON BOULEVARD               | MADISON       | AL    | 35758    | MADISON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4002712         | 8067 MILLBROOK ALABAMA WALMART BRANCH                       | 145 KELLEY BOULEVARD                 | MILLBROOK     | AL    | 36054    | ELMORE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870978         | 8127 MOBILE ALABAMA WALMART BRANCH                          | 685 SCHILLINGER ROAD                 | MOBILE        | AL    | 36695    | MOBILE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4002945         | 8179 RANGELINE WALMART BRANCH                               | 5245 RANGELINE SERVICE ROAD SOUTH    | MOBILE        | AL    | 36619    | MOBILE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4404978         | 8181 MOBILE ALABAMA WALMART BRANCH                          | 101 E 165 SERVICE ROAD SOUTH         | MOBILE        | AL    | 36606    | MOBILE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3968138         | 8160 MONROEVILLE ALABAMA WALMART BRANCH                     | 3371 SOUTH ALABAMA                   | MONROEVILLE   | AL    | 36460    | MONROE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870932         | 8085 MONTGOMERY ALABAMA WALMART BRANCH                      | 10710 CHANTILLY PARKWAY              | MONTGOMERY    | AL    | 36117    | MONTGOMERY | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4116310         | 8125 ATLANTA HIGHWAY WALMART BRANCH                         | 6495 ATLANTA HIGHWAY                 | MONTGOMERY    | AL    | 36117    | MONTGOMERY | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478746         | 8180 EASTERN BOULEVARD WALMART BRANCH                       | 3801 EASTERN BOULEVARD               | MONTGOMERY    | AL    | 36116    | MONTGOMERY | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4100556         | 8183 MONTGOMERY ALABAMA WALMART BRANCH                      | 851 ANN STREET                       | MONTGOMERY    | AL    | 36107    | MONTGOMERY | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3969032         | 8064 NORTHPORT ALABAMA WALMART BRANCH                       | 5710 MCFARLAND BLVD                  | NORTHPORT     | AL    | 35476    | TUSCALOOSA | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3797918         | 8055 OXFORD ALABAMA WALMART BRANCH                          | 92 PLAZA LANE                        | OXFORD        | AL    | 36203    | CALHOUN    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 3870772         | 8058 PRATTVILLE ALABAMA WALMART BRANCH                      | 1903 COBBS FORD ROAD                 | PRATTVILLE    | AL    | 36066    | AUTAUGA    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478755         | 8106 SARALAND ALABAMA WALMART BRANCH                        | 1095 INDUSTRIAL PARKWAY              | SARALAND      | AL    | 36571    | MOBILE     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4553250         | 8105 AL TUSCALOOSA BRANCH                                   | 1501 SKYLAND BLVD E                  | TUSCALOOSA    | AL    | 35455    | TUSCALOOSA | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5424807         | 8126 JACKSONVILLE FLORIDA WALMART BRANCH                    | 6767 103RD ST                        | JACKSONVILLE  | FL    | 32210    | DUVAL      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478803         | 8253 JACKSONVILLE FLORIDA WALMART BRANCH                    | 6830 NORMANDY BOULEVARD              | JACKSONVILLE  | FL    | 32205    | DUVAL      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478812         | 8254 LEM TURNER FLORIDA WALMART BRANCH                      | 12100 LEM TURNER ROAD                | JACKSONVILLE  | FL    | 32218    | DUVAL      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478821         | 8257 PHILLIPS HIGHWAY WALMART BRANCH                        | 4250 PHILLIPS HIGHWAY                | JACKSONVILLE  | FL    | 32207    | DUVAL      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5424816         | 8295 JACKSONVILLE-HUTCHINSON PARK DR FLORIDA WALMART BRANCH | 9890 HUTCHINSON PARK DR              | JACKSONVILLE  | FL    | 32225    | DUVAL      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5424825         | 8296 JACKSONVILLE-COLLINS RD FLORIDA WALMART BRANCH         | 7075 COLLINS ROAD                    | JACKSONVILLE  | FL    | 32244    | DUVAL      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4063179         | 8231 ATLANTA GEORGIA WALMART BRANCH                         | 2427 GRESHAM ROAD SE                 | ATLANTA       | GA    | 30316    | DEKALB     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478791         | 8258 COLLEGE PARK GEORGIA WALMART BRANCH                    | 6149 OLD NATIONAL HIGHWAY            | COLLEGE PARK  | GA    | 30349    | FULTON     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5308578         | 8284 GA DOUGLASVILLE BRANCH                                 | 7001 CONCOURSE PKWY                  | DOUGLASVILLE  | GA    | 30134    | DOUGLAS    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4063142         | 8225 DULUTH GEORGIA WALMART BRANCH                          | 2635 PLEASANT HILL ROAD              | DULUTH        | GA    | 30096    | WINNETT    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5296899         | 8275 GA LITHONIA BRANCH                                     | 5401 FAIRINGTON RD                   | LITHONIA      | GA    | 30038    | DEKALB     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4063197         | 8236 LOGANVILLE GEORGIA WALMART BRANCH                      | 4221 ATLANTA HIGHWAY                 | LOGANVILLE    | GA    | 30052    | WALTON     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478782         | 8109 MORROW GEORGIA WALMART BRANCH                          | 6065 JONESBORO ROAD                  | MORROW        | GA    | 30260    | CLAYTON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4099918         | 8217 NEWNAN GEORGIA WALMART BRANCH                          | 1025 BULLSBORO DRIVE                 | NEWNAN        | GA    | 30265    | COWETA     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4478773         | 8108 RIVERDALE GEORGIA WALMART BRANCH                       | 7050 HIGHWAY 85                      | RIVERDALE     | GA    | 30274    | CLAYTON    | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 4520702         | 8256 ROSWELL GEORGIA WALMART BRANCH                         | 970 MANSELL ROAD                     | ROSWELL       | GA    | 30076    | FULTON     | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |
| OK          |                | Full Service               | 5221565         | 8289 GA STOCKBRIDGE BRANCH                                  | 1400 HUDSON BRIDGE RD                | STOCKBRIDGE   | GA    | 30281    | HENRY      | UNITED STATES | Not Required | Not Required   | WOODFOREST NATIONAL BANK | 412751               |          |



















|    |  |              |         |  |   |              |    |       |                   |               |              |              |                          |        |
|----|--|--------------|---------|--|---|--------------|----|-------|-------------------|---------------|--------------|--------------|--------------------------|--------|
| OK |  | Full Service | 3482474 | 0959 WILLIAMSBURG WALMART BRANCH               | 731 EAST ROCHAMBEAU ROAD                | WILLIAMSBURG | VA | 23188 | WILLIAMSBURG CITY | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3662735 | 0946 WYTHEVILLE WALMART BRANCH                 | 345 COMMONWEALTH DRIVE                  | WYTHEVILLE   | VA | 24382 | WYTHE             | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3662744 | 0953 TABB WALMART BRANCH                       | 2601 GEORGE WASHINGTON MEMORIAL HIGHWAY | YORKTOWN     | VA | 23693 | YORK              | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3797347 | 0362 BECKLEY WEST VIRGINIA WALMART BRANCH      | 1330 NORTH EISENHOWER DRIVE             | BECKLEY      | WV | 25801 | RALEIGH           | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3662922 | 0259 ELKINS WALMART BRANCH                     | 721 BEVERLY PIKE                        | ELKINS       | WV | 26241 | RANDOLPH          | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3662904 | 0345 FAIRMONT WEST VIRGINIA BRANCH             | 32 TYGART MALL ROAD                     | FAIRMONT     | WV | 26554 | MARION            | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3738069 | 0383 FAYETTEVILLE WEST VIRGINIA WALMART BRANCH | 204 TOWN CENTER ROAD                    | FAYETTEVILLE | WV | 25840 | FAYETTE           | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3797187 | 0397 HURRICANE WEST VIRGINIA WALMART BRANCH    | 167 PROGRESS WAY                        | HURRICANE    | WV | 25526 | PUTNAM            | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3738050 | 0361 LOGAN WEST VIRGINIA WALMART BRANCH        | 77 NORMAN MORGAN BLVD                   | LOGAN        | WV | 25601 | LOGAN             | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3968567 | 0688 MARTINSBURG WEST VIRGINIA WALMART BRANCH  | 800 FOXCROFT AVENUE                     | MARTINSBURG  | WV | 25401 | BERKELEY          | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3824711 | 0678 NITRO WEST VIRGINIA WALMART BRANCH        | 100 NITRO MARKETPLACE                   | NITRO        | WV | 25143 | KANAWHA           | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |
| OK |  | Full Service | 3925421 | 0363 SUMMERSVILLE WEST VIRGINIA WALMART BRANCH | 200 WAL STREET, SUITE 106               | SUMMERSVILLE | WV | 26651 | NICHOLAS          | UNITED STATES | Not Required | Not Required | WOODFOREST NATIONAL BANK | 412751 |

Form FR Y-6  
12/31/2020

Woodforest Financial Group, Inc. Employee Stock Ownership Plan

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2020

| (1)(a)<br>Name & Address<br>(City, State, Country) | (1)(b)<br>Country of Citizenship<br>or Incorporation | (1)(c)<br>Number and Percentage of<br>Each Class of Voting Securities |
|--|--|---|
| Kelly Holmes, Trustee<br>The Woodlands, TX         | USA  | See Information Below   |
| Joe Gillen, Trustee<br>Houston, TX                 | USA  | See Information Below   |

Sec. 2.03. EXERCISE OF TRUSTEE'S DUTIES. The Trustee shall discharge his duties hereunder solely in the interest of Plan Participants and other persons entitled to benefits under the Plan, and:

(a) for the exclusive purpose of:

- (i) providing benefits to Participants and other persons entitled to benefits under the Plan; and
- (ii) defraying reasonable expenses of administering the Plan;

(b) with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims; and

(c) in accordance with the documents and instruments governing the Plan unless, in the good faith judgment of the Trustee, the documents and instruments are not consistent with the provisions of the Code and ERISA.

Sec. 3.03. VOTING OF SHARES. Employer Securities held in the Trust Fund shall be voted by the Trustee in the manner set forth in the Plan and consistent with its duties described in Section 2.03 herein.

(2)

N/A

**Form FR Y-6**  
**12/31/2020**  
**Woodforest Financial Group, Inc.**

Report Item 3: Shareholders  
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more  
with power to vote as of 12-31-2020

| 3(1)(a)<br>Name & Address<br>(City, State, Country)  | 3(1)(b)<br>Country of Citizenship<br>or Incorporation | 3(1)(c)<br>Number and Percentage of<br>Each Class of Voting Securities |        |
|--|---|--|--------|
| Woodforest Financial Group, Inc.<br>Employee Stock Option Plan<br>The Woodlands, TX<br>(Trustees: Kelly Holmes and Joe Gillen) | USA   | 4,176,922  | 27.12% |
| E. G. Kendrick, Jr.<br>Paradise Valley, Arizona  | USA   | 2,790,000  | 18.12% |
| Robert E. Marling, Jr.<br>Montgomery, TX   | USA   | 1,969,908  | 12.79% |
| George V. and Amelia B. Sowers, Jr.<br>Conroe, Texas   | USA   | 851,464  | 5.53%  |

(2)

N/A

**Y-6 Information****Woodforest Financial Group, Inc Employee Stock Ownership Plan**

Fiscal Year Ending December 31, 2020

**Report Item 4: Insiders**

| <b>Name &amp; Address</b>             | <b>Principal Occupation</b> | <b>Position w/holding co</b> | <b>Position with Subsidiaries</b>                                  | <b>Position with other businesses</b>  | <b>ESOP - % of Voting Shares</b>    | <b>WFG - % of Voting Shares</b> | <b>&gt;25% Voting Sec. In Other Companies</b>  |
|---------------------------------------|-----------------------------|------------------------------|--|--|-------------------------------------|---------------------------------|--|
| Kelly Holmes<br>The Woodlands, TX     | Banker                      | Trustee                      | CFO / EVP (Woodforest National Bank)                               | President<br>24KC Interests LLC  | See Information<br>in Report Item 3 | 0.02%                           | 24KC Interests LLC (25%)   |
| Joe Gillen<br>Houston, TX             | Banker                      | Trustee                      | Director (Woodforest National Bank)                                | CEO / Owner<br>J. Gillen & Associates<br>CEO / Owner<br>Skye Chois Vent. LLC<br>CEO<br>MJCM, LLC<br>Manager<br>Fiber Funding | See Information<br>in Report Item 3 | 0.34%                           | J. Gillen & Associates (100%)<br>Skye Chois Vent. LLC (100%)<br>MJCM, LLC (100%)<br>Fiber Funding (33.33%) |
| Jay Dreibelbis<br>Magnolia, TX        | Banker                      | Committee Member             | Chief Executive Officer (Woodforest National Bank)                 | Director-Liffund<br>Director-Payrailz  | 0.00%                               | 0.54%                           | N/A  |
| Julie Mayrant<br>Montgomery, TX       | Banker                      | Committee Member             | President - Retail Division / President (Woodforest National Bank) | N/A  | 0.00%                               | 0.34%                           | N/A  |
| Andrew Paur<br>The Woodlands, TX      | Banker                      | Committee Member             | Corporate Operations Officer / EVP (Woodforest National Bank)      | CEO<br>Paur Payments Advisory Group Inc<br>CEO<br>Paur Law Firm PC<br>Board<br>Curlew Hills Memory Gardens                   | 0.00%                               | 0.20%                           | Paur Payments Advisory Group Inc (100%)<br>Paur Law Firm PC (100%)   |
| Lori von Heyking<br>The Woodlands, TX | Banker                      | Committee Member             | Chief HR Officer / EVP (Woodforest National Bank)                  | N/A  | 0.00%                               | 0.05%                           | N/A  |



**Y-6 Information**

**Woodforest Financial Group, Inc.**

**Fiscal Year Ending December 31, 2020**

**Report Item 4: Insiders**

| Name & Address   | Principal Occupation               | Position w/holding co                  | Position with Subsidiaries             | Position with other businesses  | WFG - % of Voting Shares | >25% Voting Sec. In Other Companies  | % of Subsidiary Shares |
|--|------------------------------------|--|--|---|--------------------------|--|------------------------|
| Robert E. Marling, Jr.<br>Montgomery, TX 77316   | Banker                             | Chairman & CEO<br>Director/Shareholder | Member (PAR Real Estate Holdings, LLC) | Manager<br>Woodforest Golf Club, LLC<br>Director<br>Woodforest Charitable Foundation<br>Member<br>Delta Card Services, Inc.<br>Ltd. Partner<br>Tranquil Path Investments, Ltd<br>Manager<br>Marling FTGF, LLC<br>Director<br>Blue Heron Properties, LLC<br>Member<br>Fielding's Culinary Group, LLC | 12.79%                   | Woodforest Golf Club (99%)<br>Tranquil Path Investments, Ltd (49.5%)<br>Marling FTGF, LLC (50%)<br>Fieldings Culinary Group, LLC (34.07%)  | 40.00%                 |
| E. G. Kendrick, Jr.<br>Paradise Valley, AZ 85253   | Managing Director of Baseball Team | Shareholder                            | Member (PAR Real Estate Holdings, LLC) | Owner<br>Bumble Bee Ranch<br>Owner<br>Blue Bear Air<br>Owner<br>CDK/CityScape, LLC<br>Owner<br>K&S Aircraft, LLC<br>Owner<br>K&R Properties of Aspen, LLC<br>Ltd. Partner<br>Managing General Partner<br>AZDB Baseball, LP<br>Shareholder<br>AZDB Baseball II                                       | 18.12%                   | Bumble Bee Ranch (100%)<br>Blue Bear Air (100%)<br>CDK/CityScape, LLC (100%)<br>K&S Aircraft, LLC (99%)<br>K&R Properties of Aspen, LLC (99%)<br>AZDB Baseball, LP (37.1%)<br>AZDB Baseball II (39.6%) | 37.70%                 |
| Kenneth H. Babcock<br>New Ulm, TX 78950  | Small Business Owner               | Director/Shareholder                   | N/A                                    | Owner<br>Outerbelt Land LLC   | 1.79%                    | Outerbelt Land LLC (100%)  | 0.00%                  |
| Joe Gillen<br>Houston, TX 77008  | Business Executive                 | Director/Shareholder                   | N/A                                    | CEO / Owner<br>J. Gillen & Associates<br>CEO / Owner<br>Skye Chois Vent. LLC<br>CEO<br>MJCM, LLC<br>Manager<br>Fiber Funding  | 0.34%                    | J. Gillen & Associates (100%)<br>Skye Chois Vent. LLC (100%)<br>MJCM, LLC (100%)<br>Fiber Funding (33.33%)   | 0.00%                  |
| Woodforest Financial Group, Inc.<br>Employee Stock Option Plan<br>The Woodlands, TX 77380<br>Trustees: Kelly Holmes and Joe Gillen | N/A                                | Shareholder                            | N/A                                    | N/A   | 27.12%                   | N/A  | 0.00%                  |
| James Dreibelbis<br>Magnolia, TX 77355   | Banker                             | Director/Shareholder                   | Chief Executive Officer                | Director-Litfund<br>Director-Payraliz   | 0.54%                    | N/A  | N/A                    |
| Dana Hoyt<br>Woodway, TX 76712   | President of a University          | Director/Shareholder                   |  | N/A   |                          |  |                        |
| Mike Jain<br>Sugar Land, TX 77479  | Business Executive                 | Director/Shareholder                   | N/A                                    | Various (See attached)  | 1.30%                    | Various (See attached)   | 0.00%                  |
| George V. Sowers, Jr.<br>Conroe, TX 77304  | Banker                             | Director/Shareholder                   | Member (PAR Real Estate Holdings, LLC) | Board Member<br>Foundation for Theatre Preservation<br>Board Member<br>Woodforest Charitable Foundation<br>Board Member<br>Montgomery County Community Foundation   | 5.53%                    | N/A  | 5.36%                  |
| Debra Sukin<br>The Woodlands, TX 77381   | HealthCare Executive               | Director/Shareholder                   | N/A                                    | N/A   | 0.06%                    | N/A  | 0.00%                  |

**Umesh K. & Rajni Jain  
Balance Sheet**

**As of December 31, 2019 Ownership**

| Personal Investment           | Thru        | Ownership         |        |        |           | Control   |         |
|-------------------------------|-------------|-------------------|--------|--------|-----------|-----------|---------|
|                               |             | Chandra Jain Inv. | 10-25% | 25-50% | more >50% |           |         |
| Direct                        | Umesh/Rajni | Less <5%          | 5-10%  | 10-25% | 25-50%    | more >50% | Control |
|                               |             |                   |        |        |           |           |         |
| Note Receivable               |             |                   |        |        |           |           |         |
| PMI - Fortune Abejon          | X           | X                 |        |        |           |           |         |
| PMI Timber Trails             | X           |                   |        |        |           |           |         |
| Misc. Private Investments     |             |                   |        |        |           |           |         |
| Bear Creek Nephrology Group   | X           |                   |        | X      |           |           | X       |
| Memorial Dialysis Partners LP | X           |                   | X      |        |           |           | X       |
| Memorial Dialysis Mgmt, LLC   | X           |                   | X      |        |           |           | X       |
| Dallas Broadcasting           | X           |                   |        |        |           |           |         |
| Patrick Broadcasting          | X           |                   |        |        |           |           |         |
| Trial Film, LLC               | X           |                   |        |        |           |           |         |
| Willowbrook Dialysis Center   | X           |                   | X      |        |           |           |         |
| American 2020 Film            | X           |                   |        |        |           |           |         |
| Pi Capital Partners LLC       | X           |                   |        |        | X         |           | X       |
| Jain and Jain, PC             | X           |                   |        |        | X         |           | X       |
| Private Banks                 |             |                   |        |        |           |           |         |
| Bank of Fort Bend             | X           |                   |        |        |           |           |         |
| Pioneer Bank                  | X           |                   |        |        |           |           |         |
| WoodForest Stock              | X           |                   |        |        |           |           |         |
| Private Equity                |             |                   |        |        |           |           |         |
| Fish Hawk                     | X           |                   |        |        | X         |           |         |
| Sterling Group                | X           |                   |        |        |           |           |         |
| Sky Island MSC Investment     | X           |                   |        |        |           |           |         |
| Monaco Enterprises            | X           |                   |        |        |           |           |         |
| Pearl Dental                  | X           |                   |        |        |           |           |         |
| 59 North Partners LP          | X           |                   |        |        |           |           |         |
| DPIP-Rubicon                  | X           |                   |        |        |           |           |         |
| Eagle River Capital, LLC      | X           |                   |        |        |           |           |         |
| Mercury Fund Ventures         | X           |                   |        |        |           |           |         |
| Platform Partners             | X           |                   |        |        |           |           |         |
| Xapp Media                    | X           |                   |        |        |           |           |         |
| Pi Capital Wells LLC - Other  | X           |                   |        |        | X         |           | X       |
| Real Estate                   |             |                   |        |        |           |           |         |

11:39 PM  
01/18/20  
Accrual Basis

**Umesh K. & Rajni Jain**  
**Balance Sheet**  
As of December 31, 2019

|                                 |   |   |  |  |   |
|---------------------------------|---|---|--|--|---|
| Bauer-Hockley 550, LP           | X |   |  |  |   |
| Casa I                          | X |   |  |  |   |
| Cyfair Complex                  | X |   |  |  |   |
| FBG Babcock                     | X |   |  |  |   |
| Fry Road Holdings, LP           | X |   |  |  |   |
| Hempstead Real Estate           | X |   |  |  |   |
| Madisonville Complex LP         | X |   |  |  |   |
| Palmer Center, LP               | X |   |  |  |   |
| Patrick and Jain                | X |   |  |  | X |
| PCR investment-NAI              | X |   |  |  | X |
| PI Capital Spring Brnch         | X |   |  |  | X |
| PMR18 Woodlands Investors       | X |   |  |  | X |
| Uvalde @ Market                 | X |   |  |  | X |
| 2018 Rosenberg Business Center  |   | X |  |  |   |
| 2018 Spring Business Park, LTD  |   | X |  |  |   |
| 21Eleven                        |   | X |  |  |   |
| Austin Deal- Nitya              |   | X |  |  | X |
| Rycore Broadfield LP            |   | X |  |  | X |
| Three Pillar 9-Green Tree       |   | X |  |  | X |
| Rycore Walbridge LP             |   | X |  |  | X |
| Three Pillars MF9 - Camino      |   | X |  |  | X |
| Three Pillars MF8- Pine Lake    |   | X |  |  | X |
| PI Capital City West LLC        |   | X |  |  | X |
| PI Capital Highland& Dakota LLC |   | X |  |  | X |
| PI Capital Legacy               |   | X |  |  | X |
| PI Capital Sierra Park LLC      |   | X |  |  | X |
| PI Capital TX Portfolio LLC(Onc |   | X |  |  | X |
| Joyce Jain                      |   | X |  |  | X |
| Rycore Capital                  |   | X |  |  | X |
| White Pond MOB LP               |   | X |  |  | X |
| The Establishment               |   | X |  |  | X |
| WFP Tradewinds LP               |   | X |  |  | X |

Rajni and I own 1% each as Managers of Chandra Jain Investments, LLC  
Mr. Jain dated file 12-31-20 as all are still in place.