Public Volume I
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, Jarrod S. Beck
Name of the Holding Company Director and Official
President
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 the individual.

Signature of Holding Company Director and Official
9/29/2021
Date of Signature

For holding companies not registered with the SEC—indicate status of Annual Report to Shareholders:

☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☒ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2020
Month / Day / Year
N/A

Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address

UTB Financial Holding Company

Legal Title of Holding Company

13101 Preston Road, Suite 200
(Mailing Address of the Holding Company) Street / P.O. Box

Dallas Texas 75240
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Andrea L. Dennis
CFO
Name
Title
469-828-4250
Area Code / Phone Number / Extension

Area Code / FAX Number
adennis@utb.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
☐
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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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<td>City</td>
<td>State</td>
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<tr>
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</tr>
</tbody>
</table>

12/2012
UTB Financial Holding Company
Dallas, Texas
LEI: None

100%

United Texas Bank
Dallas, Texas
LEI: 549300Ei5LVWK1P20T09

UTB 1031, LLC
Dallas, Texas
LEI: None
Managing Member

UTB Title Agency, LP
Dallas, Texas
LEI: None
Non-Managing Member

UTB Aviation, LLC
Dallas, Texas
LEI: None
Managing Member

Citation VII N96JT LLC
Addison, TX
LEI: None
Non-Managing Member
## Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>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</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeffrey L. Beck</td>
<td></td>
<td></td>
<td><strong>425,478-58.49%</strong> USA Common Stock</td>
<td></td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greentree 2012 Trust-Rosemary Papa, Trustee</td>
<td></td>
<td></td>
<td><strong>100,000-13.75%</strong> USA Common Stock</td>
<td></td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blackbrier 2012 Trust-Rosemary Papa, Trustee</td>
<td></td>
<td></td>
<td><strong>100,000-13.75%</strong> USA Common Stock</td>
<td></td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Redbird 2012 Trust-Rosemary Papa, Trustee</td>
<td></td>
<td></td>
<td><strong>100,000-13.75%</strong> USA Common Stock</td>
<td></td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 4: Insiders (1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (Include names of other businesses)</th>
<th>Percentage of Voting Securities in Bank Holding Company</th>
<th>Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)</th>
<th>Other Securities held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeffrey L. Beck</td>
<td>Real Estate and Oil</td>
<td>Chairman, Secretary, Treasurer, Director</td>
<td>Chairman (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>58.46%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td>Investor Banker</td>
<td>President, Director</td>
<td>CEO (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jarrod S. Beck</td>
<td>Real Estate</td>
<td>Chairman, Secretary, Treasurer, Director</td>
<td>Chairman (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td>Investor Banker</td>
<td>President, Director</td>
<td>CEO (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott N. Beck</td>
<td>Real Estate</td>
<td>Chief Executive Officer, Director</td>
<td>Director (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td>Investor Banker</td>
<td>President, Director</td>
<td>CEO (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Rosemary Paps, Trustee, Blackbriar 2012 Trust, 2012 Trust, Redbird 2012 Trust, Dallas, Texas, USA</td>
<td>Administrative Assistant, Beck Properties, Inc.</td>
<td>N/A</td>
<td>Administrative Assistant, Beck Properties, Inc</td>
<td>N/A</td>
<td>41.25%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: UNITED TEXAS BANK (ID: RSSID: 726953).
This depository institution is held by UTB FINANCIAL HOLDING COMPANY (4378529) of DALLAS, TX.
The data are as of 12/31/2019. Data reflects information that was received and processed through 01/06/2020.

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 last 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 resubmit 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 UNNUM, Office Number, and ID_RSSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>FDIC UNNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSID</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (head Office)</td>
<td>726953</td>
<td>UNITED TEXAS BANK</td>
<td>13181 PRYSTON ROAD, SUITE 100</td>
<td>DALLAS</td>
<td>TX</td>
<td>75240</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>93500</td>
<td>UNITED TEXAS BANK</td>
<td>726953</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4916721</td>
<td>MERIT TOWER BRANCH</td>
<td>12222 MERIT DRIVE, SUITE 100</td>
<td>DALLAS</td>
<td>TX</td>
<td>75221</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>United TEXAS BANK</td>
<td>726953</td>
<td></td>
</tr>
</tbody>
</table>