

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

MCGREGOR BANCSHARES, INC.

Legal Title of Holding Company

P.O. BOX 387

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

MCGREGOR TX 76657

City State Zip Code

401 S. MAIN ST., MCGREGOR, TX 76657

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

CHRISTY DE LEON Director/CFO/Secretary

Name Title

254-751-3922

Area Code / Phone Number / Extension

254-848-5471

Area Code / FAX Number

cdeleon@tfnbt.com

E-mail Address

N/A

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

I, CHRISTY DE LEON

Name of the Holding Company Director and Official

DIRECTOR/CFO/SECRETARY

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.

Christy De Leon

Signature of Holding Company Director and Official

9/15/21

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 **1**

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report...
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

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

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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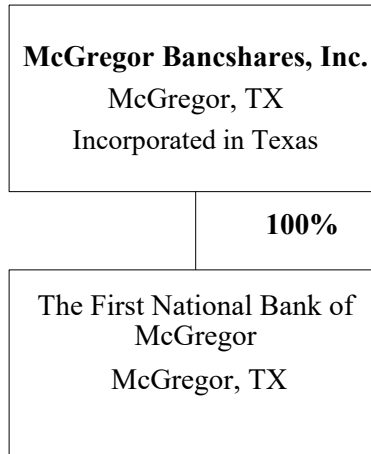
Form FR Y-6

**McGregor Bancshares, Inc.
McGregor, TX
Fiscal Year Ending December 31, 2020**

Report Item

1: The bank holding company does not prepare an annual report for its securities holders and is not registered with the SEC.

2a: Organizational Chart



Note 1: The top-tier holding company listed above does not have an LEI number.
Note 2: The First National Bank of McGregor's LEI is: 549300EC7M6N4U9DR727

2b: Branches of The First National Bank of McGregor are as follows:

- 1: Downtown McGregor: 401 South Main St, McGregor, TX – full service
- 2: South Bosque: 27000 W Hwy 84, McGregor, TX – full service
- 3: 8th Street: 901 S. 8th Street, Waco, TX – full service
- 4: Triangle Tower: 510 N Valley Mills Drive, Waco, TX – full service
- 5: Elm Street: 713 Elm Street, Waco, TX - full service

Results: A list of branches for your holding company: **MCGREGOR BANCSHARES, INC. (4619437) of MC GREGOR, 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)	895055	FIRST NATIONAL BANK OF MCGREGOR, THE	401 S MAIN ST	MC GREGOR	TX	76657	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF MCGREGOR, THE	895055	
OK		Full Service	4845795	SOUTH BOSQUE BRANCH	27000 WEST HIGHWAY 84	MC GREGOR	TX	76657	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF MCGREGOR, THE	895055	
OK		Full Service	5426436	8TH STREET LOCATION	901 S 8TH STREET	WACO	TX	76706	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF MCGREGOR, THE	895055	
OK		Full Service	5543904	ELM STREET LOCATION	713 ELM STREET	WACO	TX	76704	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF MCGREGOR, THE	895055	
OK		Full Service	5190371	TRIANGLE TOWER BRANCH	510 NORTH VALLEY MILLS DRIVE	WACO	TX	76710	MCLENNAN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF MCGREGOR, THE	895055	

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**McGregor Bancshares, Inc.
McGregor, TX
Fiscal Year Ending December 31, 2020**

3: Securities Holders

(1)(a)(b)(c) Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020.

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
J. Michael Beard Waco, TX, USA	USA	9,569 – 10.26% Common Stock
David M. Littlewood Waco, TX, USA	USA	22,234.63 ^(A) – 23.84% Common Stock
Christy De Leon Crawford, TX, USA	USA	20,264.63 ^(A) – 21.73% Common Stock
The First National Bank of McGregor ESOP Waco, TX, USA	USA	16,826.38 – 18.04% Common Stock
Emanuel Friedman EJF Sidecar Fund, Series LLC Small Financial Equity Series Arlington, VA, USA	USA	9,200 – 9.86% Common Stock
Tony Scavuzzo Castle Creek Capital Partners VII LP Rancho Sante Fe, CA 92067	USA	9,200 – 9.86% Common Stock

^(A) Shares listed for David M. Littlewood and Christy De Leon include 16,826.38 shares held by The First National Bank of McGregor ESOP. David M. Littlewood and Christy De Leon serve as Co-Trustees of the ESOP, and therefore, have voting power over the shares in certain circumstances.

^(B) Shares listed for David M. Littlewood include 5,397.25 shares pledged as collateral to secure loans made by certain shareholders of the company in connection with the officer's acquisition of those shares.

^(C) Shares listed for Christy De Leon include 2,577.52 shares pledged as collateral to secure loans made by certain shareholders of the company in connection with the officer's acquisition of those shares.

(2)(a)(b)(c) 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.

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
NA	NA	NA

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**McGregor Bancshares, Inc.
McGregor, TX
Fiscal Year Ending December 31, 2020**

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting shares held)
J. Michael Beard Waco, TX, USA	N/A	Chairman	Chairman (First National Bank of McGregor)	Data may be found in the Confidential Volume	10.26%	None	Data may be found in the Confidential Volume
Watson C. Arnold, Jr. Fort Worth, TX, USA	Retired Physician	Director	Director (First National Bank of McGregor)	Data may be found in the Confidential Volume	2.71%	None	Data may be found in the Confidential Volume
J. Edward Kultgen Waco, TX, USA	Retired Automobile Dealer	Director	Director (First National Bank of McGregor)	Data may be found in the Confidential Volume	0.28%	None	Data may be found in the Confidential Volume
Charles E. Mooney McGregor, TX, USA	Business Owner	Director	Director (First National Bank of McGregor)	Data may be found in the Confidential Volume	0.57%	None	Data may be found in the Confidential Volume
Eugene Wiethorn McGregor, TX, USA	Farmer/Rancher	Director	Director (First National Bank of McGregor)	Data may be found in the Confidential Volume	1.67%	None	Data may be found in the Confidential Volume
Ronald C. Wilson III Waco, TX, USA	Business Owner	Director	Director (First National Bank of McGregor)	Data may be found in the Confidential Volume	0.01%	None	Data may be found in the Confidential Volume
David M. Littlewood Waco, TX, USA	N/A	President/CEO/ Director	Director/President/CEO/CCO/ Trust Officer (First National Bank of McGregor)	Data may be found in the Confidential Volume	23.84% ^{(A)(B)}	None	Data may be found in the Confidential Volume
Friedrich E. Matthies Gatesville, TX, USA	N/A	Director	Director/EVP/Loan & Trust Officer (First National Bank of McGregor)	Data may be found in the Confidential Volume	1.66%	None	Data may be found in the Confidential Volume
Christy De Leon Crawford, TX, USA	N/A	Director, CFO, & Secretary	Director, Secretary, EVP & CFO (First National Bank of McGregor)	Data may be found in the Confidential Volume	21.73% ^{(A)(C)}	None	Data may be found in the Confidential Volume
Kevin Dobbs Lorena, TX, USA	N/A	Director	Director/Loan Officer & EVP (First National Bank of McGregor)	Data may be found in the Confidential Volume	3.55%	None	Data may be found in the Confidential Volume

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**McGregor Bancshares, Inc.
McGregor, TX
Fiscal Year Ending December 31, 2020**

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting shares held)
Tony Scavuzzo Dallas, TX USA	Investment Manager	Director	N/A	Data may be found in the Confidential Volume	9.86%	None	Data may be found in the Confidential Volume

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