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, 185, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5488(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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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, John Carona
Name of the Holding Company Director and Official
President/Chairman
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
3-23-21

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

RSSID ID

C.I.

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

N/A

Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters' Name, Street, and Mailing Address

FNBK Holdings, Inc.
Legal Title of Holding Company
5401 North Central Expressway, Ste 310
(Mailing Address of the Holding Company) Street / P.O. Box
Dallas TX 75205
City State Zip Code

N/A

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Dee Ann Owens SVP/COO, FNB Kemp
Name Title
903-498-8541 x 2511
Area Code / Phone Number / Extension
903-498-5185
Area Code / FAX Number
dee.owens@fnbkemp.com
E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission?... ☐ No 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."

12/2019
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>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
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<td>------------------------------------------</td>
</tr>
<tr>
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<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

12/2012
Form FR Y-6
FNBK Holdings Inc.
Dallas, TX
Fiscal Year Ending 12-31-2020

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

FNBK Holdings, Inc.
Dallas, TX, USA
Incorporated in Texas

100%

The First National Bank of Kemp
Kemp, TX, USA
Incorporated in Texas

Neither entity has a Legal Entity Identifier (LEI).
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 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 UNNUM, Office Number, and ID, RSSD 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 RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>608451</td>
<td>FIRST NATIONAL BANK OF KEMP, THE</td>
<td>100 STATE HIGHWAY 274 SOUTH</td>
<td>KEMP</td>
<td>TX</td>
<td>75143-0587</td>
<td>KAUFMAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF KEMP, THE</td>
<td>608451</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>21896377</td>
<td>SEVEN POINTS BRANCH</td>
<td>316 SOUTH SEVEN POINTS DRIVE</td>
<td>SEVEN POINTS</td>
<td>TX</td>
<td>75143</td>
<td>HENDERSON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF KEMP, THE</td>
<td>608451</td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6
FNBK Holdings Inc.
Dallas, TX
Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020</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>(1)(a)</td>
<td>(1)(b)</td>
</tr>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>John J. Carona, Sr. Dallas, TX, USA</td>
<td>USA</td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal Occupation if other than with holding company</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------------------------------------------</td>
</tr>
<tr>
<td>John J Carona, Sr</td>
<td>Businessman</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Helen Eden Carona</td>
<td>Businesswoman</td>
</tr>
<tr>
<td>Dallas, TX USA</td>
<td></td>
</tr>
</tbody>
</table>

**Report Item 4: Insiders**

**Form FR Y-6**

FNBK Holdings, Inc.
Dallas, TX
Fiscal Year Ending December 31, 2020