

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

LEI: None

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

Reporter's Name, Street, and Mailing Address

Tectonic Financial, Inc.

Legal Title of Holding Company

16200 Dallas Parkway, Suite 190

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

Dallas Texas 75248
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ken Bramlage EVP & CFO
 Name Title

972-720-9013

Area Code / Phone Number / Extension

972-720-9025

Area Code / FAX Number

kbramlage@tbank.com

E-mail Address

www.t.financial

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

I, Patrick Howard

Name of the Holding Company Director and Official

Director, President and COO

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.

Patrick Howard, Pres & COO

Signature of Holding Company Director and Official

03/31/2021

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
		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	<input checked="" 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."		

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.

T Bancshares, Inc.
Legal Title of Subsidiary Holding Company

16200 Dallas Parkway, Suite 190
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Dallas Texas 76248
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)

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City State Zip Code

Physical Location (if different from mailing address)

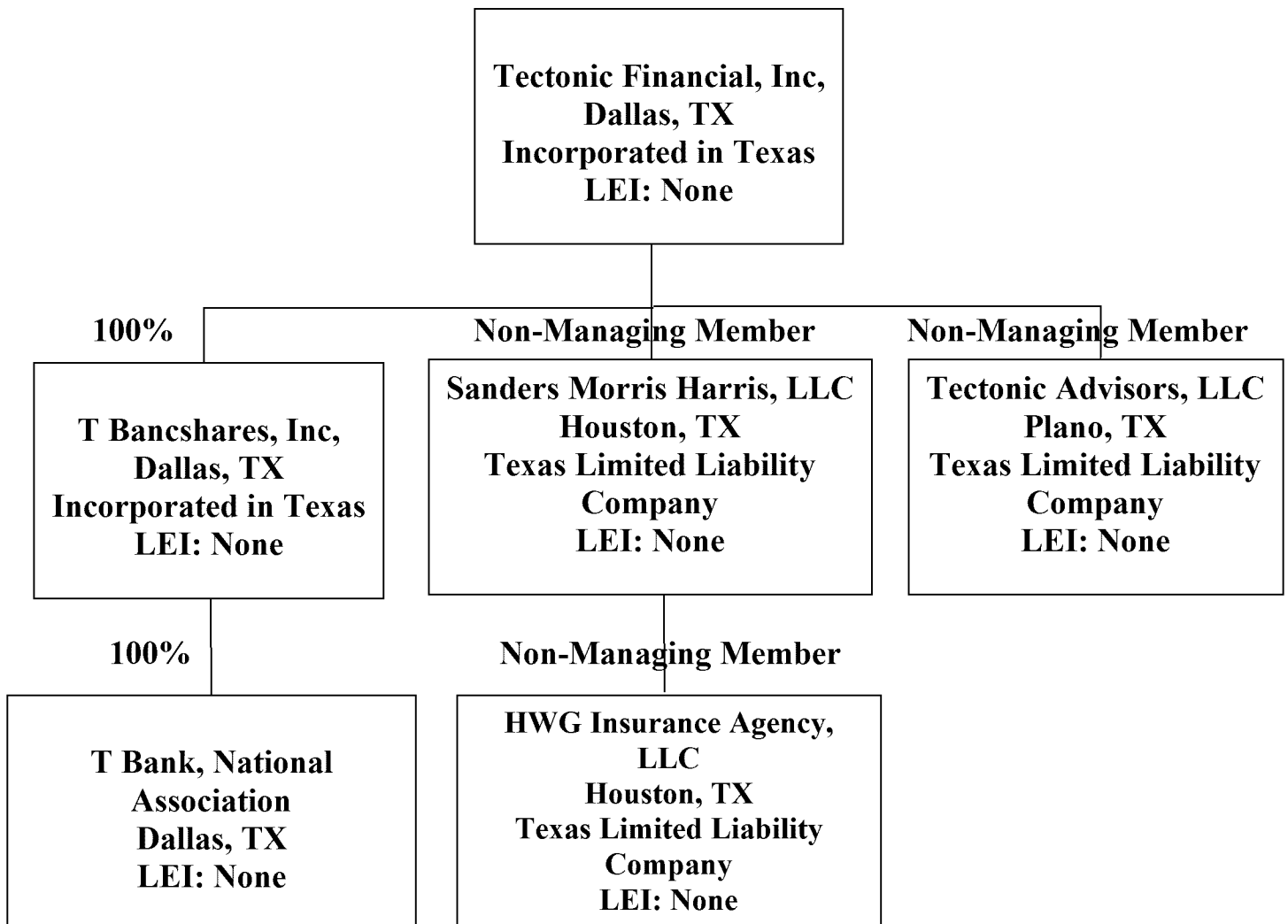
FR Y-6

**Tectonic Financial, Inc.
Dallas, Texas
Fiscal Year Ending December 31, 2020**

Report Item

1: Not Applicable

2a: Organizational Chart



Results: A list of branches for your holding company: TECTONIC FINANCIAL, INC. (5077977) of DALLAS, 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 opened 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	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3284445	T BANK, NATIONAL ASSOCIATION	16200 DALLAS PARKWAY, SUITE 190	DALLAS	TX	75248	DALLAS	UNITED STATES	Not Required	Not Required	T BANK, NATIONAL ASSOCIATION	3284445	
OK		Limited Service	4548434	NORTH TEXAS MOBILE BRANCH	16200 DALLAS PARKWAY, SUITE 190	DALLAS	TX	75248	DALLAS	UNITED STATES	Not Required	Not Required	T BANK, NATIONAL ASSOCIATION	3284445	

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Tectonic Financial, Inc.
Dallas, Texas
Fiscal Year Ending December 31, 2020

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020	(1)(a) Name & Address (City, State, Country) or Incorporation	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each class of Voting Securities	Shareholders 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 & Address (City, State, Country) or Incorporation	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each class of Voting Securities
	Haag Sherman Houston, Texas USA	USA	2,151,000 - 32.75% Common Stock		NONE		

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T Bancshares, Inc.
Dallas, Texas
Fiscal Year Ending December 31, 2020

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020	(1)(c) Number and Percentage of Each class of Voting Securities	(2)(a) Name & Address (City, State, Country) or Incorporation	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each class of Voting Securities
Tectonic Financial, Inc. Dallas, Texas USA	USA 100 - 100.0% Common Stock	USA	NONE	

Shareholders 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

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Tectonic Financial, Inc.
Dallas, Texas

Fiscal Year Ending December 31, 2020

Item 4: Insiders - PUBLIC VOLUME
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (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	(3)(c) Title & Position with Other Businesses **	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies (includes partnerships) held (List names of companies and percentage of voting securities held) See Confidential Volume
George Ball Houston, TX USA	Brokerage Executive	Director	President & Chief Executive Officer Sanders Morris Harris, LLC	See Confidential Volume	3.17%	None	None
Barb Bomersbach Dallas, TX USA	Oil & Gas	Director	N/A	See Confidential Volume	0.00%	None	None
Ken Bramlage McKinney, TX USA	Banker	EVP / CFO	EVP / CFO T Bancshares, Inc. / T Bank NA	See Confidential Volume	0.00%	None	None
Darrell W. Cain Dallas, TX USA	Financial Planner	Director	N/A	See Confidential Volume	3.27%	None	None
Steven B Clapp Prosper, TX USA	Financial Planner	Director	Director	See Confidential Volume	3.27%	None	None
Patrick Howard Plano, TX USA	Banker	Director, President & COO	Director, President & CEO T Bancshares, Inc. / T Bank NA	See Confidential Volume	0.00%	None	None
Eric Langford Dallas, TX USA	Real Estate	Director	Director	See Confidential Volume	0.00%	None	None
Tom McDougal Dallas, TX USA	Dentist	Director	T Bancshares, Inc. / T Bank NA	See Confidential Volume	0.00%	None	None
Thomas R Sanders Plano, TX USA	Financial Planner	Director	T Bancshares, Inc. / T Bank NA	See Confidential Volume	3.27%	None	None
Haag Sherman Houston, TX USA	N/A	Director, Chairman of the Board	Director, Chairman of the Board T Bancshares, Inc. / T Bank NA	See Confidential Volume	32.75%	None	None
Dan Wicker Plano, TX USA	Financial Planner	Director	Vice President Sanders Morris Harris, LLC Tectonic Advisors, LLC	See Confidential Volume	3.27%	None	None

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T Bancshares, Inc.
Dallas, Texas
Fiscal Year Ending December 31, 2020

Item 4: Insiders - PUBLIC VOLUME
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses **	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies (includes partnerships) held (List names of companies and if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) See Confidential Volume
Tectonic Financial, Inc. Dallas, TX USA	N/A	N/A	N/A	See Confidential Volume	100.00%	None	See Confidential Volume
Craig Barnes Dallas, TX USA	Banker	Director	Director, EVP / CCO T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Ken Bramlage McKinney, TX USA	Banker	EVP / CFO	EVP / CFO T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Steven B Clapp Prosper, TX USA	Financial Planner	Director	Director T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Patrick Howard Plano, TX USA	Banker	Director, President & CEO	Director, President & CEO T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Steve Jones Plano, TX USA	Banker	Director	Director, Market President T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Eric Langford Dallas, TX USA	Real Estate	Director	Director T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Tom McDougal Dallas, TX USA	Dentist	Director	Director T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Thomas R Sanders Plano, TX USA	Financial Planner	Director	Director T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Haag Sherman Houston, TX USA	N/A	Director, Chairman of the Board	Director, Chairman of the Board T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume
Dan Wicker Plano, TX USA	Financial Planner	Director	Director T Bank NA	See Confidential Volume	0.00%	None	See Confidential Volume