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(e)(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), 620, 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

Patrick C. Moeller
Name of the Holding Company Director and Officer
President; Secretary/Treasurer
Title of the Holding Company Director and Officer
I 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 “Rule 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 Officer
3/2/22
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.F.

Date of Report (top-tier holding company’s fiscal year-end):
12/31/2021
Month / Day / Year
N/A
Reporters’s Legal Entity Identifier (LEI) (20-character LEI Code)
N/A
Reporters’s Name, Street, and Mailing Address
Columbus Bancorp, Inc.

Legal Title of Holding Company
P. O. Box 9
(Mailing Address of the Holding Company) Street / P.O. Box
Columbus, Texas 78934
City State Zip Code
420 Walnut St, Columbus, TX 78934
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Lisa M. McNutt
Director; FSB: SVP & Cashier
Name
979/732-2332
Area Code / Phone Number / Extension
979/732-2016
Area Code / FAX Number
lmcnutt@fsbcolumbus.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 ☑ 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."

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 (7020-0297), Washington, DC 20503.

12/2016
# 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>Columbia Bancorp-Delaware, Inc.</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>1105 No. Market St, Suite 1300</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Wilmington Delaware 19801</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td></td>
</tr>
</tbody>
</table>

| | 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) | |

12/01/12
COLUMBUS BANCORP, INC.
420 Walnut - Post Office Drawer 9
Columbus, Texas 78934-0009

979 732 2332

March 8, 2022
July 18, 2022

Federal Reserve Bank of Dallas
Banking Supervision Department
Report Processing Division
Post Office Box 655906
Dallas, Texas 75265-5906

Re: FR Y-6 for Columbus Bancorp., Inc. - 2021

Gentlemen:

Enclosed is the FR Y-6 for Columbus Bancorp., Inc. for the year ended December 31, 2021.

If there are any questions, please advise.

Sincerely

Patrick C. Moeller
President; Secretary/Treasurer

Encls - a/s
ANNUAL REPORT OF BANK HOLDING COMPANY (FRY-6)
COLUMBUS BANCORP, INC.
For Year Ended December 31, 2021

Report Item 1: Annual Report to Shareholders - N/A

Report Item 2a: Organization Chart
   Columbus Bancorp, Inc.
   Located in: Columbus, TX
   Incorporated in: Texas
   (Owns 100% of Columbia Bancorp-Delaware, Inc.)

   Columbia Bancorp-Delaware, Inc.
   Located in: Wilmington, DE
   Incorporated in: Delaware
   (Owns 100% of The First State Bank)

   The First State Bank
   Located in: Columbus, TX
   Incorporated in: Texas

   No Entity has a LEI.

Report Item 2b: Branch Verification

   See Exhibit “B”

Report Item 3: Shareholders:

(1) Hill Family owns 100% of Columbus Bancorp, Inc Stock - 4,479 shares:

   Karl E. Hill, Columbus, Texas
   US Citizen
   Owns 1,101 Shares (24.5814%) & Votes an additional 2,016 Share (45.01%) for a total of 3,117 shares (69.5913%) **

   Stuart E. Hill, Columbus, Texas
   US Citizen
   Owns 479 Shares (10.6944%) 

   Patti S. Hill, Columbus, Texas
   US Citizen
   Owns 2 Shares (0.0447%)

   Stacey M. Lowe, Columbus, Texas
   US Citizen
   Votes 147 shares (3.2820%) *** & also jointly votes an additional 587 shares (13.1056%) *****

   Julia A. Hill, Columbus, Texas
   US Citizen
   Votes 147 shares (3.2820%) **** & also jointly votes an additional 587 shares (13.1056%) *****
** Includes 381 shares (8.5064%) voted on by Karl E. Hill, Trustee and owned by Hill S-Corp Family Non-Exempt Trust, 1,233 shares (27.5285%) voted on by Karl E. Hill, Trustee and owned by Hill S-Corp Family Exempt Trust and 402 shares (8.9752%) voted on by Karl E. Hill, Trustee and owned by Stuart E. Hill S-Corp Trust
*** Includes 147 shares (3.2820%) voted on by Stacey M. Lowe, Trustee and owned by Stacey Lowe Descendants Trust
**** Includes 147 shares (3.2820%) voted on by Julia A. Hill, Trustee and owned by Julia Hill Descendants Trust
***** Includes 587 shares (13.1056%) voted on by Stacey M. Lowe and Julia A. Hill, Co-Trustees with 147 shares owned by Mark Jaxson Descendants Trust and 440 shares owned by Patti Sue Hill Trust

(2) None

Report Item 4: Insiders: Directors and Officers

The Hill Family owns 100% of the Columbus Bancorp, Inc. stock:

** Karl E. Hill, Columbus, Texas
   Principal Occupation: Banker
   Columbus Bancorp, Inc.
   Chairman of the Board & CEO, Director
   Stock Owned & Votes as Trustee: (69.5913%) of Columbus Bancorp, Inc. common stock
   Columbia Bancorp-Delaware, Inc.
   Chairman of the Board & CEO, Director
   Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
   The First State Bank
   Chairman of the Board & CEO, Executive Committee, Director
   Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
   Title or Position in Other Businesses & % of Stock Owned:
   None

** Patrick C. Moeller, Columbus, Texas
   Principal Occupation: Banker
   Columbus Bancorp, Inc.
   President & Secretary/Treasurer, Director
   Stock Owned: None
   Columbia Bancorp-Delaware, Inc.
   Executive Vice President
   Stock Owned: None
   The First State Bank
   President & CFO, Executive Committee, Director
   Stock Owned: None
   Title or Position in Other Businesses & % of Stock Owned:
   None
Stuart E. Hill, Columbus, Texas
Principal Occupation: None
Columbus Bancorp, Inc.
Position: N/A
Principal Securities Holder
Stock Owned: (10.6944%) of Columbus Bancorp, Inc. common stock
Columbia Bancorp-Delaware, Inc.
Position: N/A
Stock owned - None
The First State Bank
Position: N/A
Stock owned - None
Title or Position in Other Businesses & % of Stock Owned:
None

Patti S. Hill, Columbus, Texas
Principal Occupation: None
Columbus Bancorp, Inc.
Position: N/A
Principal Securities Holder
Stock Owned: (.0447%) of Columbus Bancorp, Inc. common stock
Columbia Bancorp-Delaware, Inc.
Position: N/A
Stock Owned: None
The First State Bank
Position: N/A
Stock Owned: None
Title or Position in Other Businesses & % of Stock Owned:
None

Stacey M. Lowe, Columbus, Texas
Principal Occupation: None
Columbus Bancorp, Inc.
Position: N/A
Principal Securities Holder
Stock Owned: (3.2820%), but votes (13.1056%) of Columbus Bancorp, Inc.
common stock as Trustee and Co-Trustee
Columbia Bancorp-Delaware, Inc.
Position: N/A
Stock Owned: None
The First State Bank
Director
Stock Owned: None
Title or Position in Other Business & % of Stock Owned:
None

Julia A. Hill, Columbus, Texas
Principal Occupation: Small business owner
Columbus Bancorp, Inc.
Position: N/A
Principal Securities Holder
Stock Owned: (3.28%)
Stock Owned: (13.1056%)
common stock as Trustee and Co-Trustee
Columbia Bancorp-Delaware, Inc.
Position: N/A
Stock Owned: None
The First State Bank
Position: N/A
Stock Owned: None
Title or Position in Other Business & % of Stock Owned:
Owner - 100%, Kitchen Thyme

Confirmation:

[Signature]
Patrick C. Moeller
President
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.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the date when this information first became valid 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 hard copy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNIRN, Office Number, and IO_BSSID 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_BSSID</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 UNIRN*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_BSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (near Office)</td>
<td>801854-FIRST STATE BANK, THE</td>
<td>420 WALNUT</td>
<td>COLUMBUS</td>
<td>TX</td>
<td>78934-2485</td>
<td>COLORADO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST STATE BANK, THE</td>
<td>801854</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3:  Shareholders

Columbus Bancorp, Inc.
Columbus, TX
US Corporation
Stock Owned: 100% (1000 shares of stock owned), voted by Karl E. Hill

Shareholders not listed in 3(1) that had ownership or control of 5% or more during the fiscal year ending 12/31/20: NONE

Report item 4:  Insiders: Directors & Officers:

Karl E. Hill, Columbus, TX

US Citizen
Principal Occupation: Banker

Columbia Bancorp-Delaware, Inc.
Chairman of the Board & CEO, Director
Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy

The First State Bank
Chairman of the Board & CEO, Executive Committee, Director
Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-Delaware, Inc. in The First State Bank by proxy
Title or Position in Other Businesses & % of Stock Owned:
None

Jane M. Hill, Columbus, TX

US Citizen
Principal Occupation: Home-maker

Columbia Bancorp-Delaware, Inc.
Secretary, Treasurer, Director
Stock Owned: None

The First State Bank
Director
Stock owned: None
Title or Position in Other Businesses & % of Stock Owned:
None
Patrick C. Moeller, Columbus, TX

US Citizen
Principal Occupation: Banker
**Columbia Bancorp-Delaware, Inc.**
Executive Vice President
Stock Owned: None

**The First State Bank**
President & CFO, Executive Committee, Director
Shares Owned: None
Title or Position in Other Businesses & % of Stock Owned:
None

Columbus Bancorp, Inc., Columbus, TX

US Corporation, Incorporated in Texas
Principal Occupation: Principal Securities Holder
**Columbia Bancorp-Delaware, Inc.**
Stock Owned: 100%

**The First State Bank**
Stock Owned: None
Title/Position: N/A
Title or Position in Other Businesses & % of Stock Owned:
None

Confirmation by:

[Signature]

Patrick C. Moeller
Executive Vice President
Columbia Bancorp-Delaware, Inc.
Reconciliation and Verification Steps

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Actions

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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.

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<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country 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>802654</td>
<td>FIRST STATE BANK, THE</td>
<td>420 WALNUT</td>
<td>COLUMBUS</td>
<td>TX</td>
<td>78034-2415</td>
<td>COLORADO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST STATE BANK, THE</td>
<td>801654</td>
</tr>
</tbody>
</table>