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. §§ 3109(a) and 3109(b)); 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, 166, 312, 618, and 803 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5369, 5412, 1950a(c)(1), and 5466(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. Richard E. Williams, Jr.

Name of the Holding Company Director and Official

President/Director

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

03/17/2022

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, 2021

Month / Day / Year

NA

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

Report's Name, Street, and Mailing Address

Cameron Financial Corporation

Legal Title of Holding Company

P. O. Box 835

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

Cameron

TX

76520

City

State

Zip Code

102 North Houston Avenue, Cameron, TX 76520

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Debra Evans

Secretary/Board of Director

Name

Title

254-687-6461

Area Code / Phone Number / Extension

254-231-0013

Area Code / FAX Number

devans@classic.bank

E-mail Address

NA

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

Is confidential treatment requested for any portion of this report submission? ................................. 0

☐ No

☒ 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.

12/2019
<table>
<thead>
<tr>
<th>Report Item</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a</td>
<td>NONE</td>
</tr>
<tr>
<td>1b</td>
<td>NONE</td>
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<td>3</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>6</td>
</tr>
</tbody>
</table>
Cameron Financial Corporation
Cameron, Texas

LEI: None
Cameron Financial Corporation
Cameron, Texas
Incorporated in Texas

100%

LEI: None
Cameron Financial Trust I
Wilmington, Delaware
Incorporated in Delaware

100%

LEI: 254900XJUBW1WCO2J645
Classic Bank, National Association
Cameron, Texas
### Action

1. Fill in the Data Action column of each branch row, enter one or more of the actions specified below.

#### Data Action Types
- **Add**: If you are adding a new branch.
- **Close**: If a branch is permanently closing.
- **Change**: If the branch information is incorrect or incomplete.
- **Delete**: If a branch is deleted or if a branch’s information was different from what was filed.

2. Enter the date in the Effective Date column if the change becomes effective on a specific date.

#### Action Notes
- Change: If a branch number was changed, enter the new number.
- Close: If a branch is closed, enter the date it became closed.
- Delete: If a branch is deleted, enter the date it was deleted.

#### Action Procedure

1. Fill in the Data Action column of each branch row.
2. Enter the date in the Effective Date column.
3. Review the changes and submit the report.

### Notes

- For changes, you must submit FR 5-10 On-balance-Sheet Schedule.
- The FR 5-10 report may be submitted in a hardcopy format, online, or both.
- The link to submit the FR 5-10 is provided for convenience - [https://FR510.fdic.gov](https://FR510.fdic.gov).

### Table

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch Id</th>
<th>CCDI*</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>IRC AMEND*</th>
<th>Office Number</th>
<th>MMB Office</th>
<th>Head Office IC*</th>
<th>Comments</th>
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<tbody>
<tr>
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<td></td>
<td>Full Service (Head Office)</td>
<td>31203136</td>
<td>CLARKE B.R., HABITATS ASSOCIATION</td>
<td>100 NORTH HOUSTON STREET</td>
<td>CAMERON</td>
<td>TX</td>
<td>76200-3033</td>
<td>VIVAR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CLASSIC BANK, NATIONAL ASSOCIATION</td>
<td>829992</td>
<td></td>
<td></td>
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<td>OK</td>
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<td>Full Service</td>
<td>3850773</td>
<td>DETROIT BRANCH</td>
<td>401 HIGHWAY 24</td>
<td>BURTON</td>
<td>TX</td>
<td>78737-3100</td>
<td>BURTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>Full Service</td>
<td>4490647</td>
<td>DAVE COUNTIN BANK</td>
<td>325 E ASHLEY STREET</td>
<td>BROWNSVILLE</td>
<td>TX</td>
<td>78520-3000</td>
<td>BROWNSVILLE</td>
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<td>3782092</td>
<td>GUSTAVE LUEBACH</td>
<td>12555 WEST HAVEN HIGHWAY 29</td>
<td>HOUSTON</td>
<td>TX</td>
<td>77025-3000</td>
<td>HOUSTON</td>
<td>UNITED STATES</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>3262805</td>
<td>KELLY A. BARNES</td>
<td>3745 EAST CAMERON AVENUE</td>
<td>ROCHELLE</td>
<td>TX</td>
<td>76270-3100</td>
<td>ROCHELLE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>Full Service</td>
<td>5112088</td>
<td>GREEB B.RANCH</td>
<td>106 SOUTH FIFTH STREET</td>
<td>READING</td>
<td>TX</td>
<td>78570-3000</td>
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<td>Not Required</td>
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<td>829997</td>
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</table>
CAMERON FINANCIAL CORPORATION
SHAREHOLDERS

<table>
<thead>
<tr>
<th>NAMES AND ADDRESS</th>
<th>COUNTRY OF CITIZENSHIP</th>
<th>NUMBER OF VOTING SHARES OWNED</th>
<th>PERCENTAGE OF VOTING SHARES OWNED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shareholders that directly or indirectly own, control, or hold with power to vote 5% or more of any class of voting securities of Cameron Financial Corporation:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richard E. Williams, Jr. Cameron, Texas</td>
<td>United States</td>
<td>1,035</td>
<td>20.37%</td>
</tr>
<tr>
<td>Debora Evans Belton, Texas</td>
<td>United States</td>
<td>529</td>
<td>10.41%</td>
</tr>
<tr>
<td>Williams Family Exempt Trust Cameron, Texas</td>
<td>United States</td>
<td>1,135</td>
<td>22.34%</td>
</tr>
<tr>
<td>*Richard E. Williams, Jr. Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Debora Evans Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richard E. Williams, Jr. Exempt Trust Cameron, Texas</td>
<td>United States</td>
<td>502</td>
<td>9.88%</td>
</tr>
<tr>
<td>*Richard E. Williams, Jr. Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Debora Evans Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debora Williams Evans Exempt Trust Belton, Texas</td>
<td>United States</td>
<td>501</td>
<td>9.86%</td>
</tr>
<tr>
<td>*Richard E. Williams, Jr. Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Debora Evans Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas Joseph Evans 2021 Trust Cameron, Texas</td>
<td>United States</td>
<td>750</td>
<td>14.76%</td>
</tr>
<tr>
<td>*Thomas Joseph Evans Trustee</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Shareholders not listed above that owned or controlled 5% or more of any class of voting securities of Cameron Financial Corporation during the fiscal year ended December 31, 2021.

NONE

** Richard E. Williams, Jr. and Debora Evans are Co-Trustees for the Williams Family Exempt Trust, Richard E. Williams, Jr. Exempt Trust, and Debora Williams Evans Exempt Trust.
# Report Item 4

## CAMERON FINANCIAL CORPORATION

**DIRECTORS AND OFFICERS**

<table>
<thead>
<tr>
<th>Name, City and State</th>
<th>Principal Occupation of Each Executive Officer, Director or Principal Shareholder, Etc.</th>
<th>Title or Position With Bank Holding Company, Subsidiaries and other Businesses</th>
<th>Percentage of Shares Owned, Controlled, or Held With Power to Vote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard E. Williams, Jr. Cameron, Texas Bank CEO</td>
<td>Cameron Financial Corporation Classic Bank, N. A.</td>
<td>President/Director Banker</td>
<td>62.45% None</td>
</tr>
<tr>
<td>Debora Evans Belton, Texas Secretary</td>
<td>Cameron Financial Corporation Classic Bank, N. A.</td>
<td>Secretary/Director Banker</td>
<td>52.49% None</td>
</tr>
</tbody>
</table>

Insiders do not have any affiliation or shares with any other businesses outside of Cameron Financial Corporation.