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 11a(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.

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 chairperson 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 W. Hancock, III
Name of the Holding Company Director and Official

Director & 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 accordance 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

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:
[ ] is included with the FR Y-4 report
[ ] will be sent under separate cover
[ ] is not prepared

For Federal Reserve Bank Use Only
RSSD ID
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021
Month / Day / Year

N/A

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

Report’s Name, Street, and Mailing Address

Anchor Bancshares, Inc.

Legal Title of Holding Company

P.O. Box 90
(Mailing Address of the Holding Company) Street / P.O. Box
Crawford Texas 76638
City State Zip Code

6688 N. Lone Star Pkwy, Crawford, TX 76638
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Thomas N. Adams
SVP & CFO
Name Title

254-249-2265
Area Code / Phone Number / Extension

254-267-1110
Area Code / Fax Number

tadams@secbank.net
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? [ ] Yes [ ] No

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 (7100-0297), Washington, DC 20503.

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.

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

City State Zip Code

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City State Zip Code

Physical Location (if different from mailing address)
1. The bank holding company does not prepare an annual report and is not registered with the SEC.

2a. Organizational Chart

Anchor Bancshares, Inc.
Crawford, Texas
Incorporated in Texas
(Bank Holding Company)
Owns 100% of Subsidiary Bank

LEI for Anchor Bancshares, Inc.: NONE

Security Bank of Crawford
Crawford, Texas
Incorporated in Texas
(Wholly Owned Subsidiary of
Anchor Bancshares, Inc.)

LEI for Security Bank of Crawford: 549300KZ4HZESXAO1M36
Results: A list of branches for your depository institution: SECURITY BANK OF CRAWFORD (ID: 02550, 43566).

This depository institution is held by ANCHOR BANCHARES, INC., 4356675 of CRAWFORD, TX.
The date are as of 12/31/2021. Data reflects information that was received and processed through 01/02/2022.

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:
- CHK: if the branch information is correct, enter "CHK" in the Data Action column.
- Change: if the branch information is incorrect or incomplete, enter "Change" in the Data Action column and the date when the information first became valid in the Effective Date column.
- Close: if a branch listed was closed or closed, enter "Close" in the Data Action column and the date 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 FR contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FR 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://y10data.federalreserve.gov.

* FDIC UNK/N/A, Office Number, and ID: 02550 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: 02550</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/UNK/N/A</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID: 02550</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>43566</td>
<td>SECURITY BANK OF CRAWFORD</td>
<td>5000 NORTH LONE STAR PARKWAY</td>
<td>CRAWFORD</td>
<td>TX</td>
<td>76801-6999</td>
<td>MCCLERNAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SECURITY BANK OF CRAWFORD</td>
<td>435666</td>
<td></td>
</tr>
<tr>
<td>CHK</td>
<td></td>
<td>Flat Service</td>
<td>43566672</td>
<td>TEMPLE BRANCH</td>
<td>200 S. CENTRAL BOULEVARD</td>
<td>TEMPLE</td>
<td>TX</td>
<td>76504</td>
<td>BELL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SECURITY BANK OF CRAWFORD</td>
<td>435666</td>
<td></td>
</tr>
</tbody>
</table>

* FDIC UNK/N/A, Office Number, and ID: 02550 columns are for reference only. Verification of these values is not required.
3(1)(a) through 3(1)(c). Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year 12-31-2021.

<table>
<thead>
<tr>
<th>Name-Address-Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number of Shares</th>
<th>% Voting Power</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABS Trust, Chris Kayem, Trustee Houston, Texas</td>
<td>USA</td>
<td>1,396,755.16</td>
<td>98.75%</td>
</tr>
</tbody>
</table>

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 12-31-2021.

None
## 4. Insiders: Anchor Bancshares, Inc. (Holding Company)

<table>
<thead>
<tr>
<th>(1) Name, City, State</th>
<th>(2) Principal Occupation if other than Holding Company</th>
<th>(3)(a) Title and Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of voting shares in Subsidiaries</th>
<th>(4)(c) List name of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Curtis Kayem, Houston, Tx</td>
<td>Pipeline Manufacturing</td>
<td>Director &amp; Chairman</td>
<td>N/A</td>
<td>Chairman – Tex-Isle Supply, Inc.</td>
<td>0.00%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Chris Kayem, Houston, Tx</td>
<td>Pipeline Manufacturing</td>
<td>Director &amp; President</td>
<td>Director</td>
<td>Pres. – Tex-Isle Supply, Inc.</td>
<td>98.75%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>John W. Hancock III, Austin, Tx</td>
<td>N/A</td>
<td>Director &amp; Secretary</td>
<td>Chairman</td>
<td>N/A</td>
<td>0.00%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
</tbody>
</table>