

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, 2017

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, K.C. Wyatt

Name of the Holding Company Director and Official

Vice-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.

Community Bank Holdings of Texas, Inc.

Legal Title of Holding Company

P.O. Box 624

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

Corsicana TX 75151

City State Zip Code

321 N. 15th Street

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Leigh Moore Accounting Officer

Name Title

903-641-4547

Area Code / Phone Number / Extension

903-874-1167

Area Code / FAX Number

lmoore@mybanktx.com

E-mail Address

N/A

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

Signature of Holding Company Director and Official

02/05/2018

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?  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."

Results: A list of branches for your depository institution: COMMUNITY NATIONAL BANK & TRUST OF TEXAS (ID\_RSSD: 738769).

This depository institution is held by COMMUNITY BANK HOLDINGS OF TEXAS, INC. (1104017) of CORSICANA, TX.

The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

**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 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	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	738769	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	321 NORTH 15TH STREET	CORSICANA	TX	75110-4511	NAVARRO	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3235072	BUFFALO BRANCH	906 BUFFALO AVENUE	BUFFALO	TX	75831	LEON	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	4436045	BURLESON BRANCH	2500 S.W. WILSHIRE BLVD.	BURLESON	TX	76028-8947	JOHNSON	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3438408	287 BRANCH	3401 S HWY 287	CORSICANA	TX	75109	NAVARRO	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	595560	FAIRFIELD BRANCH	101 NORTH MOUNT	FAIRFIELD	TX	75840	FREESTONE	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	2657855	LAKE WORTH BRANCH	3930 BOAT CLUB ROAD	FORT WORTH	TX	76135	TARRANT	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3309320	WHITE SETTLEMENT ROAD BRANCH	9636 WHITE SETTLEMENT ROAD	FORT WORTH	TX	76108-4412	TARRANT	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3534953	FROST BRANCH	400 NORTH GARITY	FROST	TX	76641	NAVARRO	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	2336598	POSSUM KINGDOM LAKE BRANCH	1404 PARK ROAD 36	GRAFORD	TX	76449	PALO PINTO	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Limited Service	1996294	FSB DRIVE-THRU	402 EAST HUBBARD STREET	MINERAL WELLS	TX	76067	PALO PINTO	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	238755	MINERAL WELLS BRANCH	101 SE 1ST AVENUE	MINERAL WELLS	TX	76067-5301	PALO PINTO	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3347827	RED OAK BRANCH	102 RANCH ROAD	RED OAK	TX	75154	ELLIS	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3022816	RICHLAND CHAMBERS BRANCH	548 FM 416	STREETMAN	TX	75859	FREESTONE	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	
OK		Full Service	3445219	WEATHERFORD BRANCH	1901 WALL STREET	WEATHERFORD	TX	76086	PARKER	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK & TRUST OF TEXAS	738769	

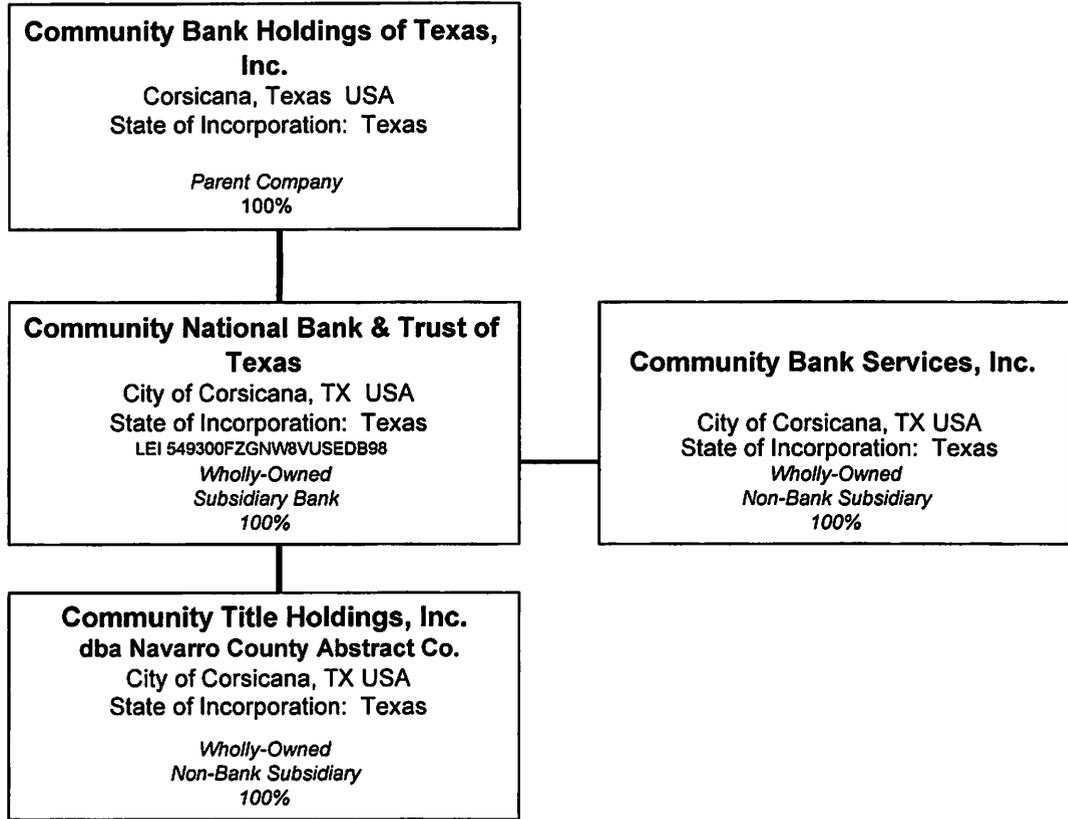
Community Bank Holdings of Texas, Inc.  
Annual Report of Bank Holding Companies - FR Y-6  
**Annual Reports to Shareholders**  
December 31, 2017

Report  
Item

- 1 (a) The BHC is not required to prepare form 10K with the SEC.
- 1 (b) No annual report is created for the shareholders. Next annual meeting is scheduled for April 17, 2018, at which time the audited financial statements will be available.

If you determine a copy of the audited financial statements is needed, please contact Steven Nutt at (903)641-4535, or by email at [snutt@mybanktx.com](mailto:snutt@mybanktx.com) and we will forward one or more copies to you.

Community Bank Holdings of Texas, Inc.  
Annual Report of Bank Holding Companies - FR Y-6  
Corporate Organization Chart  
December 31, 2017



**Reporter Name:** COMMUNITY BANK HOLDINGS OF TEXAS, INC.  
**ID RSSD:** 1104017  
**Report Confirmation No.:** 240923  
**Total events submitted:** 1  
**Submitted to:** Federal Reserve Bank of Dallas  
**Date submitted:** 08/07/2018 at 10:20 AM EDT

FR Y-10  
 OMB Number 7100-0297  
 Approval expires September 30, 2018  
 Page 1 of 3

**Board of Governors of the Federal Reserve System**



**Report of Changes in Organizational Structure—FR Y-10**

This report is required by law: Sections 4(k) and 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. §§ 1843(k) and 1844(c)(1)(A)); section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); sections 11(a)(1), 25(7), and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 321, 601, 602,

611a, 615, and 625); 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)); and section 10(c)(2)(H) of the Home Owners' Loan Act (12 U.S.C. § 1467a(c)(2)(H)).

**Reporter's Name, Street, and Mailing Address**

**COMMUNITY BANK HOLDINGS OF TEXAS, INC.**  
 Legal Name  
**321 NORTH 15TH STREET**  
 Physical Street Address  
**CORSICANA, NAVARRO**  
 City and County  
**TX, UNITED STATES** **75110**  
 State / Province, Country Zip / Postal Code

**Date of Report:** 08/07/2018  
 (Month / Day / Year)

**P.O. Box 624**  
 Reporter's Mailing Address (if different from physical street address)  
**Corsicana**  
 Mailing City  
**TX, UNITED STATES** **75151**  
 Mailing State / Province, Country Zip / Postal Code

**Contact's Name and Mailing Address for this Report**

**Leigh Moore** **AVP/Accounting Officer**  
 Name Title  
**903-641-4547**  
 Area Code / Phone Number / Extension  
**903-874-1167**  
 Area Code / FAX Number  
**lmoore@mybanktx.com**  
 E-mail Address

Contact's Mailing Address (if different from reporter's)  
 Mailing City  
 Mailing State / Province, Country Zip / Postal Code

**Authorized Official**

I, \_\_\_\_\_  
 Printed Name Title

am an authorized official of this company named above, and hereby declare that this report is true and complete to the best of my knowledge and belief.

**Filed Electronically**  
 Signature of Authorized Official Date of Signature

**For Federal Reserve Bank Use Only**  
 RSSD ID 1104017

**Reporter's Legal Entity Identifier (LEI)**

**549300FZGNW8VUSEDB98**  
 20-Character LEI Code

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

0=No	1=Yes
	0

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report.....
- 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 the information collection is estimated to average 2.50 hours per response, including time to gather and maintain the data and complete the information collection. The Federal Reserve may not conduct or sponsor, and a person is not required to respond to any information collection unless it displays a currently valid OMB control number. 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.



## Nonbanking Schedule — Continued

**Activity and Legal Authority Section** (for list of FRS legal authority codes, see the Appendix of these instructions.)

Activity Type	FRS Legal Authority Code	NAICS Activity Code	Description of Activity
17.a. Primary Activity	26	541191	TITLE ABSTRACT AND SETTLEMENT OFFICES
17.b. Secondary Activity			
17.c. Termination of Activity			

Community Bank Holdings of Texas, Inc.  
Annual Report of Bank Holding Companies - FR Y-6  
**Five Percent Shareholders**  
December 31, 2017

**Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2017.**

<i>Part (1)(a)</i> Name & Address (City, State, Country)	<i>Part (1)(b)</i> Country of Citizenship or Incorporation	<i>Part (1)(c)</i> Number and Percentage of Each Class of Voting Stock	
Byron Cook Corsicana, TX / USA	USA	161,533	17.5308%
Stites Family Partnership - Total		125,218	13.5896%
Susan Stites	USA	119,008	12.9156%
Tim Stites		3,610	0.3918%
Karen Stites Leskoven		600	0.0651%
Lester Leskoven		2,000	0.2171%
Corsicana, TX / USA			
Nina Cook Corsicana, TX / USA	USA	86,354	9.3718%
Gene Lyle Red Fairfield, TX / USA	USA	49,513	5.3735%

<i>Part (2)(a)</i> Name & Address (City, State, Country)	<i>Part (2)(b)</i> Country of Citizenship or Incorporation	<i>Part (2)(c)</i> Number and Percentage of Each Class of Voting Stock	
N/A	N/A	N/A	

Notes:

*Community Bank Holdings of Texas, Inc. has only one class of stock - common.*

Form FR Y-6

Community Bank Holdings of Texas, Inc.  
Corsicana, TX  
Fiscal Year Ending December 31, 2017

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Gene Lyle Red, Fairfield, TX, USA	Business Owner	Director	Director / Community National Bank & Trust of Texas	Owner / President, Lyle Oil Co, Inc. dba Parker Auto Supply	5.3735	NA	Ryan Transportation 49% Lyle Oil Co., Inc. dba Parker Auto Supply - 100%
Byron Cook, Corsicana, TX, USA	Texas State Senator and Investment Manager	Secretary / Director	Director / Community National Bank & Trust of Texas	N/A	17.5308	N/A	N/A
Gary Summerall, Corsicana, TX, USA	Retired Salesman	Director	Director / Community National Bank & Trust of Texas	N/A	4.7916	N/A	N/A
Brent Magness, Austin, TX, USA	College Instructor	Chairman / Director	Director / Community National Bank & Trust of Texas	N/A	0.2171	N/A	N/A
Tim Cooper, Fairfield, TX, USA	Farmer / Business Owner	Director	Director / Community National Bank & Trust of Texas	Owner, Cooper Farms	1.2604	N/A	N/A

Form FR Y-6

Community Bank Holdings of Texas, Inc.  
Corsicana, TX  
Fiscal Year Ending December 31, 2017

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Sam Bournias, Fairfield, TX, USA	Part-time Judge	Director	Director / Community National Bank & Trust of Texas	N/A	0.0651	N/A	N/A
Jerry Don Sanders, Fairfield, TX, USA	Banker	Director	Director / Community National Bank & Trust of Texas	N/A	0.2171	N/A	N/A
K.C. Wyatt, Corsicana, TX, USA	Banker	Vice-President / Director	Chairman of the Board / CEO / President Community National Bank & Trust of Texas	N/A	0.1811	N/A	N/A
Tim Stites, Corsicana, TX, USA	Banker	Director	Vice-Chairman / Executive Vice- President, Community National Bank & Trust of Texas	N/A	0.3918	N/A	N/A
Rusty Hitt, Corsicana, TX, USA	Banker	Director	Director / Executive Vice-President, Community National Bank & Trust of Texas	N/A	0.3039	N/A	N/A
Riley Peveto Fort Worth, TX, USA	Retired Banker	President / Director	Director / Community National Bank & Trust of Texas	N/A	0.0543	N/A	N/A

Form FR Y-6

Community Bank Holdings of Texas, Inc.  
 Corsicana, TX  
 Fiscal Year Ending December 31, 2017

**Report Item 4: Insiders**  
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Russ Richardson Burleson, TX USA	Banker	Director	Director / Senior Vice-President, Community National Bank & Trust of Texas	N/A	0.2171	N/A	N/A
Susan Stites, Corsicana, TX, USA	Retired Teacher	Principal Shareholder	N/A	N/A	12.9156%	N/A	N/A
Nina Cook Corsicana, TX, USA	Retired Housewife	Principal Shareholder	N/A	N/A	9.3718%	N/A	N/A