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, 616, 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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Greg Stubbs,
Name of the Holding Company Director and Officer
President / Director
Title of the Holding Company Director and Officer
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 Officer
06/19/2018
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.

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)

Bi-Stone Bancshares, Inc.
Legal Title of Holding Company

P.O. Box 510
(Mailing Address of the Holding Company) Street / P.O. Box
301 E. Commerce St.
City TX 76667
State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Brad Butler
EVP/CFO/COO
Name Title
254/562-3821
Area Code / Phone Number / Extension
254/562-5141
Area Code / FAX Number
bbutler@incommonsbank.com
E-mail Address
www.incommonsbank.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐ No ☐ Yes
1=Yes 0=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."
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>Legal Title of Subsidiary Holding Company</th>
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<tbody>
<tr>
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<td>State</td>
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1a. Form 10-K:
None

1b. Annual Report to Shareholders:
None

2. Organizational Chart:

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Bi-Stone Bancshares, Inc.
Mexia, Texas
Incorporated in Texas
LEI: N/A

Incommons Bank, National Association
Mexia, Texas
LEI: 549300GXMSA3UU046130
100% of all voting Common Stock
No other Class of stock issued.
```

3. Shareholders that own 5% or more of the voting class of stock:

1. Current shareholders

   a. Greg Stubbs  
      Mexia, TX

   Betty L. Stubbs  
      Mexia, TX

   William G McCullough  
      Mexia, TX

   Ben Evalyn Green  
      Mexia, TX

   Raymond Hughes Dillard  
      Mexia, TX

   Edward O. Price, Jr.  
      Bryan, TX

   Brad Butler  
      Wortham, TX

   b. All are U. S. Citizens

   c. Greg Stubbs owns 182.125 shares or 9.00% of the voting stock, Brad Butler own 190.125 shares or 9.40% of the voting common stock. Ed Price owns 266.25 shares or 13.16% of the voting common stock. Ben Evalyn Green and Bill McCullough own 289.75 shares each or 14.32% of the voting stock and R Hughes Dillard and Betty Stubbs own 286.25 shares each or 14.15% of the voting common stock.

2. Shareholders owning stock during the past year not listed under Section 1
None
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID, Routing ID</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>Nat. Identifier</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Email of Office</th>
<th>Comments</th>
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<tr>
<td>D1</td>
<td>Full Service (Head Office)</td>
<td>414966</td>
<td>INCOMMERS BANK, NATIONAL ASSOCIATION</td>
<td>111 E COMMERCORE</td>
<td>WILMINGTON</td>
<td>DE</td>
<td>19898</td>
<td>3813</td>
<td>NEWARK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INCOMMERS BANK, NATIONAL ASSOCIATION</td>
<td>219865</td>
<td></td>
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<tr>
<td>D1</td>
<td>Full Service</td>
<td>200111</td>
<td>AUTO BODY BRANCH</td>
<td>1234 PARK ST</td>
<td>ROTTERDAM</td>
<td>NY</td>
<td>10234</td>
<td>6999</td>
<td>Poughkeepsie</td>
<td>UNITED STATES</td>
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<td>420162</td>
<td>MOUNT BRANCH</td>
<td>1234 PARK ST</td>
<td>REDWOOD</td>
<td>NY</td>
<td>10234</td>
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# Annual Report Form FR Y-6

**BISTONE BANCSHARES, INC**  
*Mexia, Texas*  
**Fiscal Year Ending December 31, 2017**

## 4. Directors & Officers

| Name & Address of each Exec Officer, Director and 10% Shareholder | Citizenship | Occupation | Position with Holding Company | Holding Company Shares Owned Percentage | Title/Position w/ subsidiaries | Subsidiaries Shares Owned Percentage | Title/Position w/ other businesses | Name & Percentage of shares in other businesses only if greater than 25% |
|---|---|---|---|---|---|---|---|---|---|
| Greg Stubbs  
Mexia, TX | USA | Banker | President / Director | 9.00% | President & CEO | None | None | None |
| Betty L Stubbs  
Mexia, TX | USA | Investor | Director | 14.15% | None | None | None | None |
| Edward O Price Jr  
Bryan, TX | USA | Retired Petroleum Engineer | Chairman of the Board/Director | 13.16% | None | None | None | None |
| William G McCullough  
Mexia, TX | USA | Propane Distributor | Vice Chairman / Director | 14.32% | None | None | Owner/ Propane Energy (100%) |
| Raymond Hughes Dillard  
Mexia, TX | USA | Investor | Director | 14.15% | None | None | Owner/Petroleum Products (50%)  
Owner/JohnsonDillard Inc. Partner/ D&F Partners  
JohnsonDillard Inc. (93%)  
D&F Partners (50%) |
| Ben Evalyn Green  
Mexia, TX | USA | Investor | Director | 14.32% | None | None | None |
| Brad Butler  
Wortham, TX | USA | Banker | Treasurer / Director | 9.40% | EVP/CFO/COO | None | Managing Partner/ Butler 1906 LLC  
Limited Partner/ Butler 1906 Partnership LTD  
Butler 1906 LLC (33%)  
Butler 1906 Partnership LTD (33%) |