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. §§ 3108(a) and 3108(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, 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 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 and EVP

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

01/11/2018

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

R USSD ID

C.I.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2017

Month / Day / Year

Report's Legal Entity Identifier (LEI) (20-character LEI code)

Report's Name, Street, and Mailing Address

Legal Title of Holding Company

Anchor Bancshares, Inc.

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

Crawford TX 76638

City State Zip Code

6688 North Lone Star Parkway, Crawford, Texas 76638

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Gary Wiederkehr EVP & CFO

Name Title

254-486-0003

Area Code / Phone Number / Extension

254-486-0004

Area Code / Fax Number

E-mail Address

gwiederkehr@secbank.net

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

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

2. a letter justifying this request has been provided separately .................. 0

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.

12/2016
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>Anchor Bancshares, Inc</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>P. O. Box 90</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Crawford</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>6688 North Lone Star Parkway, Crawford, Texas 76638</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

12/2012
Report Item

1. The bank holding company does not prepare an annual report and is not registered with the SEC.

2a. Organizational Chart

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

Security Bank of Crawford
Crawford, Texas
Chartered in Texas
(Wholly Owned Subsidiary of
Anchor Bancshares, Inc.)
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"No LEI is available."

2b. Domestic Branches

None
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 12-31-2017.

<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 Houston, Texas 77024</td>
<td>USA</td>
<td>742,617.43</td>
<td>100.00%</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 12-31-2017.

None
### 4. Insiders: First Bancshares of Texas, 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 Company</td>
<td>Director</td>
<td>N/A</td>
<td>President</td>
<td>0.00%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Chris Kayem, Houston, TX</td>
<td>Pipeline Company</td>
<td>Director &amp; President</td>
<td>Director</td>
<td>EVP</td>
<td>0.00%</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>President</td>
<td>0.00%</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
</tbody>
</table>