Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2020

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
AMTEX BANCSHARES, INC. 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1991

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
AMTEX BANCSHARES, INC.

6608 INTERSTATE 10 W
ORANGE, TX 77632-8350

2b Employer Identification Number (EIN) 76-0135545

2c Plan Sponsor's telephone number 409-882-0071

2d Business code (see instructions) 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2021	ALAN TURNER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	101
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	97
a(2) Total number of active participants at the end of the plan year	**6a(2)**	106
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	5
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	111
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	111
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	73
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2T 3H 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [ ] **H** (Financial Information)
- **(2)** [X] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [ ] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE I (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information—Small Plan

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan
AMTEX BANCSHARES, INC. 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AMTEX BANCSHARES, INC.

D Employer Identification Number (EIN)
76-0135545

Complete Schedule I if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule I if you are filing as a small plan under the 80-120 participant rule (see instructions). Complete Schedule H if reporting as a large plan or DFE.

Part I Small Plan Financial Information

Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. Include all income and expenses of the plan including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. **Round off amounts to the nearest dollar.**

			(a) Beginning of Year	**(b)** End of Year
1	**Plan Assets and Liabilities:**			
a	Total plan assets	**1a**	7139417	8387764
b	Total plan liabilities	**1b**	0	0
c	Net plan assets (subtract line 1b from line 1a)	**1c**	7139417	8387764
2	**Income, Expenses, and Transfers for this Plan Year:**		**(a)** Amount	**(b)** Total
a	Contributions received or receivable:			
	(1) Employers	**2a(1)**	126832	
	(2) Participants	**2a(2)**	338270	
	(3) Others (including rollovers)	**2a(3)**	53990	
b	Noncash contributions	**2b**	0	
c	Other income	**2c**	1191078	
d	Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c)	**2d**		1710170
e	Benefits paid (including direct rollovers)	**2e**	460663	
f	Corrective distributions (see instructions)	**2f**	0	
g	Certain deemed distributions of participant loans (see instructions)	**2g**	0	
h	Administrative service providers (salaries, fees, and commissions)	**2h**	1160	
i	Other expenses	**2i**	0	
j	Total expenses (add lines 2e, 2f, 2g, 2h, and 2i)	**2j**		461823
k	Net income (loss) (subtract line 2j from line 2d)	**2k**		1248347
l	Transfers to (from) the plan (see instructions)	**2l**		0

3 **Specific Assets:** If the plan held assets at any time during the plan year in any of the following categories, check "Yes" and enter the current value of any assets remaining in the plan as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.

			Yes	**No**	**Amount**
a	Partnership/joint venture interests	**3a**		X	0
b	Employer real property	**3b**		X	0
c	Real estate (other than employer real property)	**3c**		X	0
d	Employer securities	**3d**		X	0
e	Participant loans	**3e**	X		171272
f	Loans (other than to participants)	**3f**		X	0
g	Tangible personal property	**3g**		X	0

Part II Compliance Questions

4 During the plan year:		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance.	4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible?	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)	4d		X	
e Was the plan covered by a fidelity bond?	4e	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?	4i		X	
j Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4j		X	
k Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	4k	X		
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan
AMTEX BANCSHARES, INC. 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AMTEX BANCSHARES, INC.

D Employer Identification Number (EIN)
76-0135545

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... | **1** |

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | **3** |

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... | **6a** |

b Enter the amount contributed by the employer to the plan for this plan year ..... | **6b** |

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) ..... | **6c** |

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST

AUDITED FINANCIAL STATEMENTS

* * * * *

DECEMBER 31, 2020 AND 2019

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
TABLE OF CONTENTS
DECEMBER 31, 2020

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Allen W. Fehnel, CPA
Chris W. Busch, CPA
Brian McClelland, CPA
Kelly J. Laabs, CPA

McClelland Samuel & Fehnel Busch, L.L.P.
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INDEPENDENT AUDITOR'S REPORT

To the AmTex Bancshares, Inc. 401(k) Profit Sharing Plan and Trust and Participants

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of AmTex Bancshares, Inc. 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting our audits in accordance with auditing standards generally accepted in the United States of America. However, because of the matter described in the Basis for Disclaimer of Opinion paragraph, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020 and 2019 and for the year ended December 31, 2020, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules of assets held for investment purposes as of December 31, 2020 and 2019, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McClelland Samuel Fehrel + Busch, LLP

Beaumont, Texas
October 8, 2021

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2020 AND 2019

	2020	2019
Assets		
Investments—at fair value (Notes 3 and 4)	**$ 8,216,492**	$ 7,023,265
Receivables		
Notes receivable from participants	**171,272**	116,152
TOTAL ASSETS	**8,387,764**	7,139,417
Net assets available for benefits	**$ 8,387,764**	$ 7,139,417

The accompanying notes are an integral part of these financial statements.

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2020

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 832,201
Dividends	351,168
	1,183,369
Interest income on notes receivable from participants	7,709
	1,191,078
Contributions:	
Employer	126,832
Participant	338,270
Rollover	53,990
	519,092
Total Additions	1,710,170
Deductions from Net Assets Attributed to:	
Benefits paid to participants	460,663
Administrative expenses and fees	1,160
Total Deductions	461,823
Net Increase	1,248,347
Net Assets Available for Benefits:	
Beginning of year	7,139,417
End of year	$ 8,387,764

The accompanying notes are an integral part of these financial statements.

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2020

Note 1 - **Description of Plan**

The following description of the AmTex Bancshares, Inc. (Company) 401(k) Profit Sharing Plan (Plan) and Trust provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering all employees of the Company and its subsidiaries: Amtex Data Processing, Bridge City State Bank, Peoples State Bank, and Pavillion Bank, who are age 19 or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year participants may contribute to the Plan up to the annual limit of the lesser of 90 percent of eligible compensation or the maximum annual amount permitted by statute. Participants are allowed to designate a portion or all of their deferred salary contribution as a Roth 401(k) contribution. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Company makes matching contributions to the Plan. The Company may also elect to make qualified and discretionary non-elective contributions at the option of the Company's board of directors. Participants direct the investment of their contributions and employer contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. All contributions are subject to certain limitations.

Participant Accounts: Each participant's account is credited with the participant's contribution, the Company's matching contribution if any, and earnings on the participant's and Company's contributions, and may be charged with investment or administrative fees. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately 100 percent vested in their voluntary deferred contributions, rollover contributions, qualified matching contributions, qualified non-elective contributions, safe harbor matching contributions, and any earnings thereon. Participants are 100 percent vested after five years of credited service for any employer non-elective contributions and the earnings thereon.

Notes Receivable from Participants: Participants may borrow from their accounts up to a maximum of $50,000 or 50 percent of their vested account balance, whichever is less. The loans are secured by the participant's account balance and bear interest at a rate established by the Company based on interest rates charged on similar loans by independent commercial lenders.

Payment of Benefits: On termination of service due to death, disability, or retirement, a participant may elect to receive a lump-sum amount equal to the entire value of the participant's vested interest in his or her account. The Plan will automatically distribute in a lump sum any vested account balance of $1,000 or less, unless the participant requests it to be rolled over to an Individual Retirement Account (IRA). For account balances of $1,000 to $5,000, if the terminated participant does not elect a lump-sum payment, the account balance will be rolled over to an IRA with a provider chosen by the Plan administrator. If greater than $5,000, distributions are not required until the participant reaches the age to begin minimum required distributions.

Forfeitures: Any forfeiture which arises in accordance with the Plan shall be used first to pay the Plan's administrative expenses. Any remaining amounts will be used to reduce future employer contributions payable under the Plan. At December 31, 2020 and 2019, there were no forfeited nonvested accounts.

Note 2 - **Summary of Accounting Policies**

Basis of Accounting: The accompanying financial statements of the Plan have been prepared on an accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants: Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. All loans are deemed collectable by management; therefore, no allowance has been recorded. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits: Benefits are recorded when paid.

Administrative Expenses: All Plan expenses, except audit fees, are paid by the Plan. Audit fees are paid by Amtex Bancshares, Inc. and, therefore, excluded from these financial statements. Investment-related expenses are included in net appreciation/depreciation in fair value of investments.

Reclassification: Certain amounts in the 2019 financial statements have been reclassified to conform to the 2020 presentation.

Note 3 – **Fair Value Measurements**

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Note 3 – **Fair Value Measurements** (continued)

Level 2 – Inputs to the valuation methodology include
- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2020 and 2019.

Mutual funds and money market accounts: Valued at the daily closing price as reported by the fund. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds and money market accounts held by the Plan are deemed to be actively traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and 2019:

	Fair Value Measurements at December 31, 2020 Using			
	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Carrying Value
Investments				
Money market	$ 594,946	$ -	$ -	$ 594,946
Mutual funds				
Fidelity Balanced	284,824	-	-	284,824
Fidelity Freedom Income	60,586	-	-	60,586
Fidelity Freedom 2020	1,687,662	-	-	1,687,662
Fidelity Freedom 2030	691,020	-	-	691,020
Fidelity Freedom 2040	382,127	-	-	382,127
Fidelity Freedom 2005	1,286	-	-	1,286
Fidelity Freedom 2015	26,076	-	-	26,076
Fidelity Freedom 2025	744,923	-	-	744,923
Fidelity Freedom 2035	370,005	-	-	370,005
Fidelity Freedom 2045	85,961	-	-	85,961
Fidelity International Small Cap	249,110	-	-	249,110
Fidelity 500 Index	295,298	-	-	295,298
Fidelity Intl Index	15,695	-	-	15,695
Fidelity Freedom 2050	13,875	-	-	13,875
Fidelity Freedom 2055	134,858	-	-	134,858

Note 3 – **Fair Value Measurements** (continued)

	Fair Value Measurements at December 31, 2020 Using			
	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Carrying Value
Fidelity Freedom 2060	$ 13,612	$ -	$ -	$ 13,612
PIMCO Income A	182	-	-	182
Oakmark Int. I	106,941	-	-	106,941
Oakmark Fund I	265,934	-	-	265,934
C & S Real Estate A	66,427	-	-	66,427
Victory S Estb Val A	289,568	-	-	289,568
TRP Blue Chip Gr Adv.	46,616	-	-	46,616
Janus Triton T	243,253	-	-	243,253
Dodge & Cox Stock	80,452	-	-	80,452
Vanguard Sm Cap Index Adm	123,104	-	-	123,104
USAA NASDAQ 100 Index	877,657	-	-	877,657
Vanguard Midcap Index Adm	529	-	-	529
VRTS K SM Cap Core	101,488	-	-	101,488
Janus Enterprise S	136,381	-	-	136,381
Pru High Yield Z	52,647	-	-	52,647
Baird Core Plus Inv	172,873	-	-	172,873
PRU Total RTN BD A	576	-	-	576
Total assets at fair value	$ 8,216,492	$ -	$ -	$ 8,216,492

	Fair Value Measurements at December 31, 2019 Using			
	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Carrying Value
Investments				
Money market	$ 186,072	$ -	$ -	$ 186,072
Mutual funds				
Fidelity Balanced	218,582	-	-	218,582
Fidelity Freedom Income	50,073	-	-	50,073
Fidelity Freedom 2020	1,434,485	-	-	1,434,485
Fidelity Freedom 2030	541,435	-	-	541,435
Fidelity Freedom 2040	371,593	-	-	371,593
Fidelity Freedom 2015	209,153	-	-	209,153
Fidelity Freedom 2025	616,538	-	-	616,538
Fidelity Freedom 2035	586,120	-	-	586,120
Fidelity Freedom 2045	68,080	-	-	68,080
Fidelity International Small Cap	200,515	-	-	200,515
Fidelity 500 Index	120,618	-	-	120,618
Fidelity Intl Index	20,745	-	-	20,745
Fidelity Freedom 2050	2,217	-	-	2,217
Fidelity Freedom 2055	109,422	-	-	109,422

Note 3 – **Fair Value Measurements** (continued)

	Fair Value Measurements at December 31, 2019 Using			
	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Carrying Value
Fidelity Freedom 2060	$ 8,363	$ -	$ -	$ 8,363
PIMCO Income A	173	-	-	173
Oakmark Int. I	101,178	-	-	101,178
Oakmark Fund I	408,695	-	-	408,695
C & S Real Estate A	63,635	-	-	63,635
Victory S Estb Val A	265,523	-	-	265,523
TRP Blue Chip Gr Adv.	5,627	-	-	5,627
Janus Triton T	177,124	-	-	177,124
Dodge & Cox Stock	92,883	-	-	92,883
Vanguard Sm Cap Index Adm	47,560	-	-	47,560
USAA NASDAQ 100 Index	655,269	-	-	655,269
Vanguard Midcap Index Adm	558	-	-	558
H&W Sm Cap Value I	68,152	-	-	68,152
VRTS K SM Cap Core	75,028	-	-	75,028
Janus Enterprise S	119,802	-	-	119,802
Pru High Yield Z	45,716	-	-	45,716
Baird Core Plus Inv	143,384	-	-	143,384
PRU Total RTN BD A	8,947	-	-	8,947
Total assets at fair value	$ 7,023,265	$ -	$ -	$ 7,023,265

Note 4 – **Information Certified by the Trustee (Unaudited)**

The following information included in the accompanying financial statements and supplemental schedules has been derived from data that has been prepared and certified as complete and accurate by the trustee, in accordance with Section 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

The following represents investments as of December 31, 2020 and 2019:

	Fair Value at December 31, 2020	Fair Value at December 31, 2019
Fidelity Govt Market	**$ 594,946** *	$ 186,072
Fidelity Balanced	**284,824**	218,582
Fidelity Freedom Income	**60,586**	50,073
Fidelity Freedom 2020	**1,687,662** *	1,434,485 *
Fidelity Freedom 2030	**691,020** *	541,435 *
Fidelity Freedom 2040	**382,127**	371,593 *
Fidelity Freedom 2005	**1,286**	-
Fidelity Freedom 2015	**26,076** *	209,153
Fidelity Freedom 2025	**744,923** *	616,538 *
Fidelity Freedom 2035	**370,005**	586,120 *
Fidelity Freedom 2045	**85,961**	68,080
Fidelity International Small Cap	**249,110**	200,515

Note 4 – **Information Certified by the Trustee (Unaudited)** (continued)

	Fair Value at December 31, 2020	Fair Value at December 31, 2019
Fidelity 500 Index	**$ 295,298**	$ 120,618
Fidelity Intl Index	**15,695**	20,745
Fidelity Freedom 2050	**13,875**	2,217
Fidelity Freedom 2055	**134,858**	109,422
Fidelity Freedom 2060	**13,612**	8,363
PIMCO Income A	**182**	173
Oakmark Intl I	**106,941**	101,178
Oakmark Fund I	**265,934**	408,695 *
C & S Real Estate A	**66,427**	63,635
Victory Estb Val A	**289,568**	265,523
TRP Blue Chip Gr Adv	**46,616**	5,627
Janus Triton I	**243,253**	177,124
Dodge & Cox Stock	**80,452**	92,883
Vanguard Sm Cap Index Adm	**123,104**	47,560
USAA NASDAQ 100 Index	**877,657** *	655,269 *
Vanguard Midcap Index Adm	**529**	558
H&W Sm Cap Value I	**-**	68,152
VRTS K Sm Cap Core I	**101,488**	75,028
Janus Enterprise S	**136,381**	119,802
Pru High Yield Z	**52,647**	45,716
Baird Core Plus Inv	**172,873**	143,384
PRU Total RTN BD A	**576**	8,947
TOTAL INVESTMENTS AT FAIR VALUE	**$ 8,216,492**	$ 7,023,265

* Represents five percent or more of the net assets of the Plan at December 31, 2020 and 2019.

All of the Plan's investments are in participant-directed accounts.

During 2020, the Plan's investments (including investments bought, sold, and held during the year) appreciated in value by $832,201.

Note 5 - **Tax Status**

The Internal Revenue Service has determined and informed the Company by letter dated March 31, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore, believe that the Plan is qualified and the related trust is tax-exempt.

The Plan received an updated letter from the IRS dated June 30, 2020, which also stated the Plan is designed in accordance with applicable sections of the IRC.

Note 5 - **Tax Status** (continued)

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any open tax periods.

Note 6 - **Plan Termination**

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their employer contributions.

Note 7 – **Distributions Payable**

At December 31, 2020 and 2019, net assets available for plan benefits, included $56,434 and $610,643, respectively, for participants who had terminated employment from the Plan prior to the end of the Plan year.

Note 8 – **Related Party Transactions**

In 2020 and 2019, certain Plan investments are shares of mutual funds and money market accounts managed by Fidelity Management Trust Company. Fidelity Management Trust Company is the trustee as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions.

Fees paid by the Plan for investment management services amounted to $1,160 and $955 for the years then ended December 31, 2020 and 2019, respectively.

Note 9 – **Risks and Uncertainties**

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Note 10 – **Subsequent Events**

The Plan has evaluated subsequent events through October 8, 2021, the date which the financial statements were available to be issued.

SUPPLEMENTARY SCHEDULES

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
EIN: 76-0135545 PN: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2020

(a)	(b) Identity of issuer, borrower lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
*	Fidelity Investments	Balanced, 10,071.563 shares at $28.28 per share		$ 284,824
*	Fidelity Investments	Freedom Income 4,962.021 shares at $12.21 per share		60,586
*	Fidelity Investments	Freedom 2020 98,348.610 shares at $17.16 per share		1,687,662
*	Fidelity Investments	Freedom 2030 35,841.261 shares at $19.28 per share		691,020
*	Fidelity Investments	Freedom 2040 32,521.474 shares at $11.75 per share		382,127
*	Fidelity Investments	Freedom 2005 98.442 shares at $13.06 per share		1,286
*	Fidelity Investments	Freedom 2015 1,932.957 shares at $13.49 per share		26,076
*	Fidelity Investments	Freedom 2025 48,215.046 shares at $15.45 per share		744,923
*	Fidelity Investments	Freedom 2035 22,329.827 shares at $16.57 per share		370,005
*	Fidelity Investments	Freedom 2045 6,391.156 shares at $13.45 per share		85,961
*	Fidelity Investments	Freedom 2050 1,024.000 shares at $13.55 per share		13,875
*	Fidelity Investments	Freedom 2055 8,661.370 shares at $15.57 per share		134,858
*	Fidelity Investments	Freedom 2060 966.776 shares at $14.08 per share		13,612
*	Fidelity Investments	Fidelity International Small Cap 8,132.887 shares at $30.63 per share		249,110
*	Fidelity Investments	Govt Market 594,945.980 shares at $1.00 per share		594,946
*	Fidelity Investments	US 500 Index 2,268.557 shares at $130.17 per share		295,298
*	Fidelity Investments	Fidelity International Index 344.105 shares at $45.61 per share		15,695
N/A	PIMCO Investment	PIMCO Income A 15.052 shares at $12.11 per share		182
N/A	Boston Financial	Oakmark Intl. I 4,098.936 shares at $26.09 per share		106,941
N/A	Boston Financial	Oakmark Fund I 2,950.888 shares at $90.12 per share		265,934
*	C&S Real Estate Fund	C&S Real Estate A 4,330.339 shares at $15.34 per share		66,427
N/A	Victory Capital	Victory S Estb Val A 7,081.632 shares at $40.89 per share		289,568
N/A	T. Rowe Price	TRP Blue Chip Gr Adv 287.738 shares at $162.01 per share		46,616
N/A	Janus Services LL	Triton T 6,392.983 shares at $38.05 per share		243,253
N/A	USDA	USDA NASDAQ 100 Index 24,681.003 shares at $35.56 per share		877,657
N/A	Vanguard	Vanguard Midcap Idx Adm 2.062 shares at $256.40 per share		529
N/A	Dodge & Cox	Dodge & Cox Stock 417.804 shares at $192.56 per share		80,452
N/A	Vanguard	Vanguard Sm Cap Idx Adm 1,320.569 shares at $93.22 per share		123,104

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
EIN: 76-0135545 PN: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2020

(a)	(b) Identity of issuer, borrower lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
N/A	Virtus Investments	VRTS K Sm Cap Value 1 2,192.432 shares at $46.29 per share		$ 101,488
N/A	Janus Services LL	Enterprise S 901.636 shares at $151.26 per share		136,381
N/A	Prudential Financial	Pru High Yield Z 9,537.549 shares at $5.52 per share		52,647
N/A	Prudential Financial	PRU Total RTN BD A 38.022 shares at $15.15 per share		576
N/A	U.S. Bancorp F.	Core Plus Inv. 13,633.554 shares at $12.68 per share		172,873
*	Participant loans	Various maturity dates with interest rates varying between 4.25% and 8.00%		171,272
				$ 8,387,764

* Fidelity Investments is the custodian and the record-keeper of the Plan, and therefore a party-in-interest in these assets held at year end. Participants with loans are also considered to be parties-in-interest.

Column (d) is blank as all investments are participant directed.

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
EIN: 76-0135545 PN: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b) Identity of issuer, borrower lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
*	Fidelity Investments	Balanced, 8,885.433 shares at $24.60 per share		$ 218,582
*	Fidelity Investments	Freedom Income 4,272.449 shares at $11.72 per share		50,073
*	Fidelity Investments	Freedom 2020 88,493.807 shares at $16.21 per share		1,434,485
*	Fidelity Investments	Freedom 2030 30,366.495 shares at $17.83 per share		541,435
*	Fidelity Investments	Freedom 2040 35,089.072 shares at $10.59 per share		371,593
*	Fidelity Investments	Freedom 2015 16,238.578 shares at $12.98 per share		209,153
*	Fidelity Investments	Freedom 2025 43,054.317 shares at $14.32 per share		616,538
*	Fidelity Investments	Freedom 2035 38,815.899 shares at $15.10 per share		586,120
*	Fidelity Investments	Freedom 2045 5,654.450 shares at $12.04 per share		68,080
*	Fidelity Investments	Freedom 2050 182.928 shares at $12.12 per share		2,217
*	Fidelity Investments	Freedom 2055 7,917.681 shares at $13.82 per share		109,422
*	Fidelity Investments	Freedom 2060 671.708 shares at $12.45 per share		8,363
*	Fidelity Investments	Fidelity International Small Cap 7,138.303 shares at $28.09 per share		200,515
*	Fidelity Investments	Govt Market 186,072.100 shares at $1.00 per share		186,072
*	Fidelity Investments	US 500 Index 1,076.757 shares at $112.02 per share		120,618
*	Fidelity Investments	Fidelity International Index 482.884 shares at $42.96 per share		20,745
N/A	PIMCO Investment	PIMCO Income A 14.359 shares at $12.04 per share		173
N/A	Boston Financial	Oakmark Intl. I 4,055.250 shares at $24.95 per share		101,178
N/A	Boston Financial	Oakmark Fund I 5,111.249 shares at $79.96 per share		408,695
*	C&S Real Estate Fund	C&S Real Estate A 3,828.819 shares at $16.62 per share		63,635
N/A	Victory Capital	Victory S Estb Val A 6,629.789 shares at $40.05 per share		265,523
N/A	T. Rowe Price	TRP Blue Chip Gr Adv 46.094 shares at $122.08 per share		5,627
N/A	Janus Services LL	Triton T 5,732.176 shares at $30.90 per share		177,124
N/A	USDA	USDA NASDAQ 100 Index 26,910.444 shares at $24.35 per share		655,269
N/A	Vanguard	Vanguard Midcap Idx Adm 2.527 shares at $220.66 per share		558
N/A	U.S. Bancorp F.	H&W Sm Cap Value I 1,262.077 shares at $54.00 per share		68,152
N/A	Dodge & Cox	Dodge & Cox Stock 479,371 shares at $193.76 per share		92,883
N/A	Vanguard	Vanguard Sm Cap Idx Adm 599.215 shares at $79.37 per share		47,560

AMTEX BANCSHARES, INC.
401(k) PROFIT SHARING PLAN AND TRUST
EIN: 76-0135545 PN: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b) Identity of issuer, borrower lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
N/A	Virtus Investments	VRTS K Sm Cap Value 1 1,829.053 shares at $41.02 per share		$ 75,028
N/A	Janus Services LL	Enterprise S 874,470 shares at $137.00 per share		119,802
N/A	Prudential Financial	Pru High Yield Z 8,178.216 shares at $5.59 per share		45,716
N/A	Prudential Financial	PRU Total RTN BD A 619.151 shares at $14.45 per share		8,947
N/A	U.S. Bancorp F.	Core Plus Inv. 11,899.081 shares at $12.05 per share		143,384
*	Participant loans	Various maturity dates with interest rates varying between 5.75% and 8.00%		116,152
				$7,139,417

* Fidelity Investments is the custodian and the record-keeper of the Plan, and therefore a party-in-interest in these assets held at year end. Participants with loans are also considered to be parties-in-interest.

Column (d) is blank as all investments are participant directed.