

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.

I, William M Langford  
 Name of the Holding Company Director and Official  
CFO and 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.

*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]  
 Signature of Holding Company Director and Official  
6-18-20  
 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, 2019**

Month / Day / Year  
No LEI

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

Reporter's Name, Street, and Mailing Address  
York Bancshares, Inc  
 Legal Title of Holding Company

PO Box 339  
 (Mailing Address of the Holding Company) Street / P.O. Box  
York South Carolina 29745  
 City State Zip Code

13 W Liberty St York SC 29745  
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
William M Langford CFO  
 Name Title

803-628-2059  
 Area Code / Phone Number / Extension

803-684-1232  
 Area Code / FAX Number

wlangford@bankofyork.com  
 E-mail Address

None  
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....  0=No  1=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."

## 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.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>
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FR Y-6  
FYE December 31, 2019  
York Bancshares, Inc.  
York, SC

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**FR Y-6**  
**FYE December 31, 2019**  
**York Bancshares, Inc.**  
**York, SC**

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**Report Item 1: Annual Reports to Shareholders**

York Bancshares annual report to shareholders will be submitted to Reporting Central when it is completed before April 23, 2020.

**Report Item 2a: Organization Chart**

York Bancshares, Inc.'s organization chart is on page 2.

**Report Item 2b: Domestic Branch Listing**

The domestic branch listing is attached with the rest of the FR Y-6

**Report Item 3: Securities Holders**

1.) Shareholders who own 5% or more of stock:

- a.) Helen Quinn Higgins, Charlotte, NC
- b.) USA
- c.) 105,600 shares – 9.152%

- a.) Robert George Higgins, Jr., Charlotte, NC
- b.) USA
- c.) 63,600 shares – 5.512%

- a.) John M. Spratt, Jr., York, SC
- b.) USA
- c.) 85,130 shares – 7.378%

2.) (a), (b), (c) - none

# York Bancshares, Inc. and Subsidiary

## Organization Chart

**York Bancshares, Inc.**  
**Parent - No LEI**  
**York, SC USA**  
**Incorporated in SC**

**Bank of York**  
**100% of Stock Owned by York**  
**Bancshares, Inc. - LEI**  
**5493003F21XWNPQFEE34**  
**York, South Carolina USA**  
**Incorporated in SC**

### Supplement

- a.) None
- b.) None
- c.) None
- d.) None

1) Names & Address (City, State, Country)	2) Principal Occupation if oth than with Bank Holding Company	3a) Title & Position with Bank Holding Company	3b) Title & Position with Subsidiaries	3c) Title & Position with other Businesses	4a) Percentage of Voting Shares in Bank Holding Company	4b) Percentage of Voting Shares in Subsidiaries	4c) Names of other companies with 25% or more voting securities
Ronald F. Bailes York, SC USA	None	Director	Director Bank of York	Owner Bailes Sales, Inc.	0.2167%	n/a	N/A
William M. Brice III York, SC USA	Attorney	Director	Bank of York Director	Owner Brice Law Firm, LLC	4.0302%	n/a n/a	Brice Law Firm, LLC 100%-no stock held Yorktown Title Agency
Michael A. Hill York, SC	None	President & CEO Director	President & CEO Bank of York	None	0.0693%	n/a	None
Ethel E Bankhead York, SC USA	None	Director	Director Bank of York	None	0.1300%	n/a n/a	None
Rebecca S. Kelly York, SC USA	None	Executive VP	Executive VP Bank of York	None	0.0607%	n/a	None
William M. Langford York, SC USA	None	CFO Director	CFO Bank of York	None	0.1213%	n/a	None
Melvin B. McKeown J York, SC USA	None	Director	Director Bank of York	Partner-Liberty Realty	0.7280%	n/a	Liberty St. Realty-98% No stock held McKeown Law Firm-100% No Stock Held Heritage Title Agency-100% No stock held
William Roy Mitchell York, SC USA	Insurance Agent	Director	Director Bank of York	Owner-Boney Insurance Partner-Red Field Properties	0.0693%	n/a	Boney Insurance-100% No stock Held Red Field Properties-33.4% No stock Held
James W. Patterson York, SC USA	Manager	Director	Director Bank of York	Owner JWP Hc Polecat Properties, L& P Holdings, Springlake	0.3233%	n/a	JWP Holdings-100%  L&P Holdings<LLC-50% Polecat Properties,LLC-50% No stock Springlake Holdings, LLC-92% No stock

FORM FR Y-6 Report Item 4: Directors and Officers

Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	Title & Position with other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	Names of other companies with 25% or more voting securities
John M Spratt, Jr York SC USA	None	Director	Director Bank of York	None	7.3784%	n/a	Kanawha Properties,LLC-100%
Christopher Stephenson York, SC	Regional Manager Farm Bureau Ins.	Director	Director Bank of York	None	0.0867%	n/a	Chris Stephenson, LLC 100%-no stock held
Bridget M. Wright York SC USA	Funeral Director	Director	Director Bank of York	Owner-Wright Funeral Home LLC	0.0693%	n/a	Wright Funeral Home LLC 100%-sole member

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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	12/31/2019	Full Service (Head Office)	922924	BANK OF YORK	13 WEST LIBERTY STREET	YORK	SC	29745	YORK	UNITED STATES	Not Required	Not Required	BANK OF YORK	922924	
ok	12/31/2019	Full Service	668428	BETHEL-LAKE WYLIE BRANCH	4955 CHARLOTTE HWY	CLOVER	SC	29710	YORK	UNITED STATES	Not Required	Not Required	BANK OF YORK	922924	
ok	12/31/2019	Full Service	1848197	NEWPORT BRANCH	280 HANDS MILL HIGHWAY	ROCK HILL	SC	29732	YORK	UNITED STATES	Not Required	Not Required	BANK OF YORK	922924	
ok	12/31/2019	Full Service	968922	EAST LIBERTY STREET BRANCH	615 EAST LIBERTY ST	YORK	SC	29745	YORK	UNITED STATES	Not Required	Not Required	BANK OF YORK	922924	