

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, John D. Howard

Name of the Holding Company Director and Official

President and CEO

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

02/06/2019

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, 2018

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

TrustTexas Mutual Holding Company

Legal Title of Holding Company

P. O. Box 808

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

Cuero TX 77954

City State Zip Code

121 E. Courthouse, Cuero, TX 77954

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bryan K. Haun Executive Vice President

Name Title

361-275-2345 ext 242

Area Code / Phone Number / Extension

361-277-6146

Area Code / FAX Number

bhaun@TrustTexasBank.com

E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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 .....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

TrustTexas Financial Group, Inc.  
Legal Title of Subsidiary Holding Company

P. O. Box 808  
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Cuero TX 77954  
City State Zip Code

121 E. Courthouse, Cuero, TX 77954  
Physical Location (if different from mailing address)

\_\_\_\_\_  
Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Physical Location (if different from mailing address)

\_\_\_\_\_  
Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Physical Location (if different from mailing address)

\_\_\_\_\_  
Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Physical Location (if different from mailing address)

\_\_\_\_\_  
Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City State Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

\_\_\_\_\_  
City State Zip Code

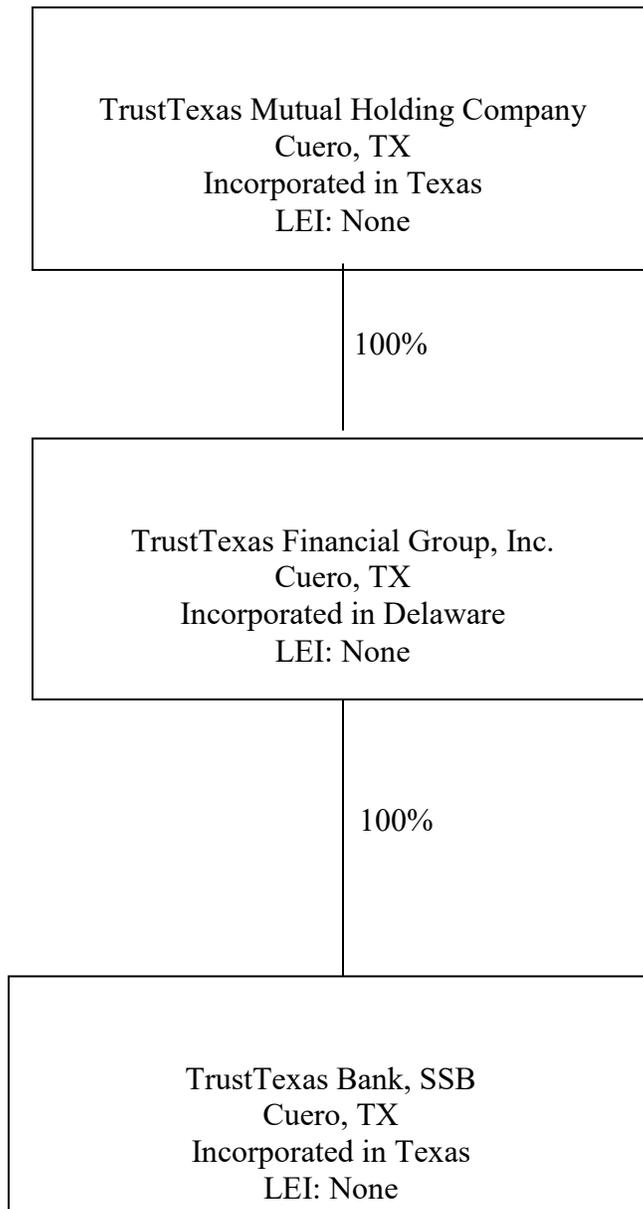
\_\_\_\_\_  
Physical Location (if different from mailing address)

Form FR Y-6

TrustTexas Mutual Holding Company  
Cuero, Texas  
Fiscal Year Ending December 31, 2018

Report Item

1. Neither bank holding company prepares an annual report to shareholders.
2. Organizational Chart



- 2b: Domestic Branch listing on following page – no changes  
Submitted electronically via email on 2/6/2018

Form FR Y-6

TrustTexas Mutual Holding Company  
Cuero, Texas  
Fiscal Year Ending December 31, 2018

Report Item

3. Securities Holders – This company shall be a mutual holding company and shall not issue capital stock. All holders of savings, demand, or other authorized deposit accounts of TrustTexas Bank, SSB (the “Bank”) and all borrowers therefrom are members of the Mutual Holding Company. With respect to all questions requiring action by members of the Mutual Holding Company, each holder of a deposit account in the Bank shall be permitted to cast one vote for each \$100.00, or fraction thereof, of the withdrawal value of the member’s account. A borrowing member shall be permitted, as a borrower from the Bank, to cast one vote for the period of time during which such borrowings are in existence and to cast the number of votes to which he is entitled as the holder of a deposit account. No member, however, shall cast more than 1,000 votes.

At any meeting of members, every member having a right to vote will be entitled to vote in person or by proxy. No proxies shall be voted at any meeting unless such proxies have been placed on file with the Secretary of the Mutual Holding Company, for verification, at least 5 days prior to the date on which the meeting shall convene. All proxies with a term greater than eleven months or solicited at the expense of the Mutual Holding Company must run to the Board of Directors as a whole or to a committee appointed by a majority of such Board.

Form FR Y-6

TrustTexas Financial Group, Inc.  
Cuero, Texas  
Fiscal Year Ending December 31, 2018

Report Item

3. Securities Holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2018

(1)(a) Name and Address

TrustTexas Mutual Holding Company  
Cuero, Texas

(1)(b) Country of Citizenship or Incorporation

USA

(1)(c) Number and Percentage of Each Class of Voting Securities

10,000 – 100% Common Stock

Shareholders 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 12/31/2018

None

Form FR Y-6  
TrustTexas Mutual Holding Company  
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders (Page 1 of 2)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Gregory W. Gossett Cuero, Texas	Feed Milling	Director, Chairman of Board	Director, Chairman of TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	Owner – Allied Feeds, Inc.	None	None	Gossett Family Trust 33%
Barry A. Wineinger Cuero, Texas	Retired-Optometrist	Director, Vice Chairman of Board	Director, Vice Chairman of TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Raymond Reese Cuero, Texas	Attorney	Director	Director, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	Partner – Dietze & Reese, Attorneys	None	None	None
Kenneth W. Stimson Victoria, Texas	Retired - Furniture Sales	Director	Director, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
William E. Howard Victoria, Texas	Retired-Banking	Director	Director, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
John D. Howard Victoria, Texas	Banking	Director, President & CEO	Director, President & CEO, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Shay Iacononelli, Cuero, Texas	Banking	Director, Exec. Vice President, Chief Development Officer	Director, Exec. Vice President, CDO, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Sara Teague Victoria, Texas	Banking	Executive Vice President, Chief Information Officer	Executive Vice President, CIO, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None

Form FR Y-6  
TrustTexas Mutual Holding Company  
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders (Page 2 of 2)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Bryan Haun Cuero, Texas	Banking	Exec. Vice President, Chief Financial Officer	Exec. Vice President, CFO, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Cheryl Bramlette Cuero, Texas	Banking	Senior Vice President, Secretary	Senior Vice President, Secretary, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None

Form FR Y-6  
TrustTexas Financial Group, Inc.  
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
TrustTexas Mutual Holding Company Cuero, Texas	N/A	N/A	100% owner of TrustTexas Financial Group, Inc.	N/A	100%	N/A	N/A
Gregory W. Gossett Cuero, Texas	Feed Milling	Director, Chairman of Board	Director, Chairman of Board of TrustTexas Bank, SSB	Owner – Allied Feeds, Inc.	None	None	Gossett Family Trust 33%
Barry A. Wineinger Cuero, Texas	Retired-Optometrist	Director, Vice Chairman of Board	Director, Vice Chairman of TrustTexas Bank, SSB	N/A	None	None	None
Raymond Reese Cuero, Texas	Attorney	Director	Director, TrustTexas Bank, SSB	Partner – Dietze & Reese, Attorneys	None	None	None
Kenneth W. Stimson Victoria, Texas	Retired - Furniture Sales	Director	Director, TrustTexas Bank, SSB	N/A	None	None	None
William E. Howard Victoria, Texas	Retired-Banking	Director	Director, TrustTexas Bank, SSB	N/A	None	None	None
John D. Howard Victoria, Texas	Banking	Director, President & CEO	Director, President & CEO, TrustTexas Bank, SSB	N/A	None	None	None
Shay Iacononelli, Cuero, Texas	Banking	Director, Executive Vice President, Chief Development Officer	Director, Executive Vice President, CDO, TrustTexas Bank, SSB	N/A	None	None	None
Sara Teague Victoria, Texas	Banking	Executive Vice President, Chief Information Officer	Executive Vice President, CIO, TrustTexas Bank, SSB	N/A	None	None	None
Bryan Haun Cuero, Texas	Banking	Executive Vice President, Chief Financial Officer	Executive Vice President, CFO, TrustTexas Bank, SSB	N/A	None	None	None
Cheryl Bramlette Cuero, Texas	Banking	Senior Vice President, Secretary	Senior Vice President, Secretary, TrustTexas Bank, SSB	N/A	None	None	None