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.

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/ESOP formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. Glen Thurman

Name of the Holding Company Director and Official

President/Director/Chairman

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

03/11/2020

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

N/A

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

Reporters's Name, Street, and Mailing Address

Reynolds, Teague, Thurman Financial Corp.

Legal Title of Holding Company

P.O. Box 128

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

Moody

76557

City

State

Zip Code

101 7th Street, Moody, TX 76557

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Glen Thurman

President/Director/Chair

Name

Title

(254) 853-2115

Area Code / Phone Number / Extension

(254) 853-2955

Area Code / FAX Number

gthurman@fnbmoody.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? Yes No 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

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.59 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.

12/2019
Form FR Y-6
Reynolds, Teague, Thurman Financial Corp
Moody, Texas
Fiscal Year Ending December 31, 2019

Report Item

1: a. The BHC is not required to prepare form 10K with the SEC.
1: b. The BHC does not prepare an annual report for its Shareholders.

2: Organization Chart

Reynolds, Teague Thurman Financial Corp.
Moody, Texas
incorporated in Texas

100%

The First National Bank of Moody
Moody Texas
incorporated in Texas

No Entity has a LEI
<table>
<thead>
<tr>
<th>(1) Name &amp; Address</th>
<th>(2) Principal Occupation</th>
<th>(3)(a) Title &amp; Position with BHC</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 BHC</th>
<th>(4)(b) Percentage of Voting shares in Subsidiaries</th>
<th>(4)(c) Other Companies &amp; Percentage of Voting Securities Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glen Thurman Moody, Texas USA</td>
<td>Banker</td>
<td>Director &amp; Chairman &amp; President</td>
<td>Director &amp; Chairman &amp; CEO</td>
<td>The First National Bank of Moody Texas</td>
<td>30.50%</td>
<td>100.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Russell Thurman Austin Texas USA</td>
<td>Real Estate Appraiser/Broker</td>
<td>Director</td>
<td>Director The First National Bank of Mooccy</td>
<td>Partner Enfield Partners</td>
<td>17.39%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Mary Reeves Dallas Texas USA</td>
<td>Retired Teacher</td>
<td>Director &amp; Vice President</td>
<td>Director The First National Bank of Mooccy</td>
<td>Partner Enfield Partners</td>
<td>16.98%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Mace Thurman III Austin Texas USA</td>
<td>Retired Investments</td>
<td>Director</td>
<td>Director The First National Bank of Mooccy</td>
<td>Partner Enfield Partners</td>
<td>16.98%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Brian M White Austin Texas USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director The First National Bank of Mooccy</td>
<td>N/A</td>
<td>16.56%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Leann Sanchez Moody Texas USA</td>
<td>Banker</td>
<td>Secretary</td>
<td>Director &amp; Board Sec., &amp; President/CFO/COO</td>
<td>The First National Bank of Moody</td>
<td>N/A</td>
<td>0.23%</td>
<td>None</td>
</tr>
<tr>
<td>(1)(a) Name &amp; Address</td>
<td>(1)(b) Country of Citizenship</td>
<td>(1)(c) Number &amp; Percentage of each class of voting securities</td>
<td>(2)(a) Name &amp; Address</td>
<td>(2)(b) Country of Citizenship</td>
<td>(2)(c) Number &amp; Percentage of each class of voting securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------</td>
<td>-------------------------------</td>
<td>------------------------------------------------------------</td>
<td>------------------------</td>
<td>-------------------------------</td>
<td>------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glen Thurman</td>
<td>USA</td>
<td>1326 30.50% Common Stock</td>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moody, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russell Thurman</td>
<td>USA</td>
<td>756 17.39% Common Stock</td>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Austin, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary Reeves</td>
<td>USA</td>
<td>738 16.98% Common Stock</td>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dallas, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mace Thurman III</td>
<td>USA</td>
<td>738 16.98% Common Stock</td>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Austin, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brian M White</td>
<td>USA</td>
<td>720 16.56% Common Stock</td>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Austin, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below
   - OK: If the branch information is correct, enter 'OK' in the Data Action column.
   - Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
   - Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
   - Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
   - Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of 'Close, Delete, or Add'. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov

* FDIC UNNUM, Office Number, and ID_RSSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSID*</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>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office_ID_RSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>308269</td>
<td>FIRST NATIONAL BANK OF MOODY, THE</td>
<td>7TH STREET AT AVENUE D</td>
<td>MOODY</td>
<td>TX</td>
<td>76557</td>
<td>JACKSONVILLE UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF MOODY, THE</td>
<td>308269</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>