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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 221(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

I, Jeff Barfield
Name of the Holding Company Director and Official
Secretary to the Board of Directors
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
03/23/2016

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 130829

C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year
N.A.

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

Reporter's Name, Street, and Mailing Address
Austin Colony, Inc.

Legal Title of Holding Company

P. O. Box 3100

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

Lake Jackson TX 77566

City State Zip Code

122 West Way, Lake Jackson, TX 77566

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jeff Barfield
Director

Name Title

979-297-4012

Area Code / Phone Number / Extension

979-297-3523

Area Code / FAX Number

jeff.barfield@fnblj.com

E-mail Address

N.A.

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

☒ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential.”

☒ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.
REPORT ITEM # 1 – ANNUAL REPORTS TO SHAREHOLDERS

Austin Colony, Inc. is not registered with the Securities and Exchange Commission and does not file Form 10-K. Enclosed is the company’s annual report to shareholders for the year ended December 31, 2015.

REPORT ITEM # 2a – ORGANIZATION CHART

Austin Colony, Inc., Lake Jackson, Texas, was incorporated in the state of Texas and is a bank holding company that owns 100% of First National Bank of Lake Jackson. First National Bank of Lake Jackson is also located in Lake Jackson, Texas, and was incorporated in the state of Texas. Neither Austin Colony, Inc. nor First National Bank of Lake Jackson have an LEI number. Austin Colony, Inc. does not have any other holdings in which it controls 5% or more of the shares of any voting class.

REPORT ITEM # 2b – DOMESTIC BRANCH LISTING

First National Bank of Lake Jackson has two domestic branches, as follows:

1. Lake Jackson, TX
   122 West Way, Lake Jackson, TX 77566
   Brazoria County, USA
   Branch Opening Date: July 1, 1982
   Service Type: Full Service

2. Brazoria, TX
   100 E. San Bernard, Brazoria, TX 77422
   Brazoria County, USA
   Branch Opening Date: August 1, 1991
   Service Type: Full Service

REPORT ITEM # 3(1) – 5% SHAREHOLDERS OF AUSTIN COLONY, INC. at Year End

1) H. L. Baker, Jr.; Lake Jackson, TX
   Number of shares owned: 5,791 sh.
   Percentage of total shares owned: 20.11%
   Country of citizenship: USA

2) Sheri Barnhart; Lake Jackson, TX
   Number of shares owned: 4,390 sh.
   Percentage of total shares owned: 15.24%
   Country of citizenship: USA

3) Perry Mueller, Jr.; Lake Jackson, TX
   Number of shares owned: 2,854 sh.
   Percentage of total shares owned: 9.91%
   Country of citizenship: USA
REPORT ITEM #3(1) – 5% SHAREHOLDERS OF AUSTIN COLONY, INC. at Year End - continued

4) Harold E. Monical; Lake Jackson, TX
   Number of shares owned: 1,951 sh.
   Percentage of total shares owned: 6.78%
   Country of citizenship: USA

5) James F. Brown; Lake Jackson, TX
   Number of shares owned: 1,760 sh.
   Percentage of total shares owned: 6.11%
   Country of citizenship: USA

REPORT ITEM #3(2) – 5% SHAREHOLDERS OF AUSTIN COLONY, INC. during Fiscal Year

None

REPORT ITEM #4 – INSIDERS (AUSTIN COLONY, INC.)

1. H. L. Baker, Jr.; Lake Jackson, TX
2. Banker
3.a. President and Director of Austin Colony, Inc.
3.b. President and Director of First National Bank of Lake Jackson
3.c. None
4.a. Austin Colony, Inc.: 5,791 sh. (20.11% of total)
4.b. None
4.c. None

1. Sheri Barnhart; Lake Jackson, TX
2. Banker
3.a. Director of Austin Colony, Inc.
3.b. Senior Vice President of First National Bank of Lake Jackson
3.c. None
4.a. Austin Colony, Inc. - 4,390 sh. (15.24% of total)
4.b. None
4.c. None

1. Harold E. Monical; Lake Jackson, TX
2. N/A
3.a. Director of Austin Colony, Inc.
3.b. Director of First National Bank of Lake Jackson
3.c. None
4.a. Austin Colony, Inc. - 1,951 sh. (6.78% of total)
4.b. None
4.c. None
REPORT ITEM #4 – INSIDERS (AUSTIN COLONY, INC.) - continued

1. Richard M. Drake; Lake Jackson, TX
2. Investment Consultant
3.a. Director of Austin Colony, Inc.
3.b. Director of First National Bank of Lake Jackson
3.c. None
4.a. Austin Colony, Inc. - 575 sh. (2.00% of total)
4.b. None
4.c. None

1. Harold Monical, Jr.; Lake Jackson, TX
2. Businessman
3.a. Director of Austin Colony, Inc.
3.b. Director of First National Bank of Lake Jackson
3.c. Director of United Electrical & Instrumentation, Inc.; Director of Infinity Construction Holding, Inc.
4.a. Austin Colony, Inc. - 201 sh. (0.70% of total)
4.b. None
4.c. None

1. Mark Monical; Lake Jackson, TX
2. Businessman
3.a. Director of Austin Colony, Inc.
3.b. Director of First National Bank of Lake Jackson
3.c. Director of Brazos M&E, Inc.; Director of United Electrical & Instrumentation, Inc.; Director of Monical & Rea, Inc.; Director of Infinity Construction Holding, Inc.; Director of Infinity Maintenance Holding, Inc.; Director of Caliber Holding, LLC
4.a. Austin Colony, Inc. - 1,286 sh. (4.47% of total)
4.b. None
4.c. None

1. Jeff Barfield; Lake Jackson, TX
2. Banker
3.a. Director and Secretary/Treasurer of Austin Colony, Inc.
3.b. Director of First National Bank of Lake Jackson
3.c. None
4.a. Austin Colony, Inc. - 200 sh. (0.70% of total)
4.b. None
4.c. None

1. James F. Brown; Lake Jackson, TX
2. Salesman
3.a. Director of Austin Colony, Inc.
3.b. Director of First National Bank of Lake Jackson
3.c. President of Freddie Brown Auto Sales, Inc.
4.a. Austin Colony, Inc. - 1,760 sh. (6.11% of total)
4.b. None
4.c. 51% of Freddie Brown Auto Sales, Inc.
AUSTIN COLONY, INC. AND SUBSIDIARY  
LAKE JACKSON, TEXAS  
CONSOLIDATED BALANCE SHEETS  
December 31, 2015 and  
Comparative Statement for December 31, 2014

<table>
<thead>
<tr>
<th></th>
<th>12/31/15</th>
<th>12/31/14</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Fed Funds Sold</td>
<td>$75,456,172</td>
<td>$64,158,981</td>
</tr>
<tr>
<td>Investment Securities, Book Value</td>
<td>184,036,496</td>
<td>183,382,825</td>
</tr>
<tr>
<td>Investment Securities, Market Value Adj.</td>
<td>1,423,658</td>
<td>3,673,208</td>
</tr>
<tr>
<td>Net Loans Receivable</td>
<td>20,918,720</td>
<td>17,454,688</td>
</tr>
<tr>
<td>Fixed Assets, Net of Depreciation</td>
<td>90,979</td>
<td>216,708</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>733,642</td>
<td>737,770</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other Assets</td>
<td>137,880</td>
<td>117,370</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$282,797,547</strong></td>
<td><strong>$269,741,550</strong></td>
</tr>
</tbody>
</table>

| **LIABILITIES & EQUITY** |              |              |
| Deposits - Time         | $50,030,365  | $56,169,438  |
| Deposits - Demand       | 206,051,109  | 184,762,326  |
| Other Borrowed Funds    | 0            | 0            |
| Accrued Interest Payable| 82,716       | 82,476       |
| Other Liabilities       | 293,017      | 237,089      |
| **TOTAL LIABILITIES**   | **256,457,207** | **241,251,329** |

| Common Stock            | 4,315,354    | 4,243,045    |
| Treasury Stock          | (3,165,934)  | (3,093,625)  |
| Retained Earnings       | 23,767,262   | 23,667,593   |
| **TOTAL EQUITY CAPITAL**| **24,916,682** | **24,817,013** |
| Market Value Adjustment - AFS Securities | 1,423,658   | 3,673,208    |
| **TOTAL CAPITAL**        | **26,340,340** | **28,490,221** |

**TOTAL LIABILITIES & CAPITAL**  
**$282,797,547**  
**$269,741,550**
<table>
<thead>
<tr>
<th></th>
<th>12/31/15</th>
<th>12/31/14</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities</td>
<td>$5,080,086</td>
<td>$5,245,690</td>
</tr>
<tr>
<td>Loans</td>
<td>996,181</td>
<td>957,202</td>
</tr>
<tr>
<td>Fed Funds Sold &amp; Dividends</td>
<td>124,162</td>
<td>149,944</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>6,200,429</td>
<td>6,352,836</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time Deposits</td>
<td>259,124</td>
<td>388,076</td>
</tr>
<tr>
<td>Demand Deposits</td>
<td>460,489</td>
<td>445,774</td>
</tr>
<tr>
<td>Other Borrowed Money</td>
<td>75</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>719,688</td>
<td>833,850</td>
</tr>
<tr>
<td><strong>NET INTEREST MARGIN</strong></td>
<td>5,480,741</td>
<td>5,518,986</td>
</tr>
<tr>
<td><strong>NON-INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Charges and Fees</td>
<td>140,893</td>
<td>137,795</td>
</tr>
<tr>
<td>Rent Income - Bank Building</td>
<td>227,751</td>
<td>245,741</td>
</tr>
<tr>
<td>Other Income</td>
<td>121,240</td>
<td>119,221</td>
</tr>
<tr>
<td>Gain (Loss) on Sale of Securities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL NON-INTEREST INCOME</strong></td>
<td>489,884</td>
<td>502,757</td>
</tr>
<tr>
<td><strong>NON-INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries, Payroll Taxes, and Benefits</td>
<td>1,758,894</td>
<td>1,691,380</td>
</tr>
<tr>
<td>Occupancy Expense</td>
<td>563,202</td>
<td>566,724</td>
</tr>
<tr>
<td>Other Operating Expenses</td>
<td>828,860</td>
<td>871,873</td>
</tr>
<tr>
<td>FDIC Insurance Premiums</td>
<td>120,000</td>
<td>125,383</td>
</tr>
<tr>
<td>Net Non-Operating Expenses (Income)</td>
<td>0</td>
<td>(7,000)</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL NON-INTEREST EXPENSE</strong></td>
<td>3,270,956</td>
<td>3,248,360</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$2,699,669</td>
<td>$2,773,383</td>
</tr>
</tbody>
</table>