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. §§ 248(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. Leslie L Hudler
Name of the Holding Company Director and Officer
President
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

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, 2015
Month / Day / Year

NONE
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
Bandera Bancshares, Inc.

PO Box 426
(Mailing Address of the Holding Company) Street / P.O. Box
Johnson City Texas 78636
City State Zip Code

100 East Pecan Johnson City, TX 78636
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Ken L Keenum CPA
Name Title
817-332-1900
Area Code / Phone Number / Extension
817-332-2577
Area Code / FAX Number
KKeenum@flash.net
E-mail Address

NONE
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.
<table>
<thead>
<tr>
<th>Item 1a:</th>
<th>Form 10-K</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item 1b:</td>
<td>Annual Report to Shareholders</td>
<td>None</td>
</tr>
<tr>
<td>Item 2:</td>
<td>Organization Chart</td>
<td>3</td>
</tr>
<tr>
<td>Item 3(1):</td>
<td>Securities Holders at end of fiscal year</td>
<td>4</td>
</tr>
<tr>
<td>Item 3(2):</td>
<td>Securities Holders of 5% or more during year not listed in Item 3(1)</td>
<td>4</td>
</tr>
<tr>
<td>Item 4:</td>
<td>Insiders</td>
<td>5</td>
</tr>
</tbody>
</table>
Item 2: Organization Chart

Bandera Bancshares, Inc.
Johnson City, Texas USA
(Texas Corporation)

100% Ownership

Bandera Bank
Bandera, Texas USA
(Texas State Bank)

No LEI is available for the above entities
<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Office Number</th>
<th>Office Name</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANDEA BANK</td>
<td>393846</td>
<td>HEAD OFFICE</td>
<td>HEAD OFFICE</td>
<td>BANDEA</td>
<td>UNITED STATES</td>
<td>TX</td>
<td>78003</td>
<td>BANDEA BANK</td>
<td>207 MAIN STREET</td>
<td>BANDEA</td>
</tr>
</tbody>
</table>

**Notes:**
- The table above shows the bank's details in a structured format. Each column represents a specific aspect of the bank's information.
- The **City** column lists the city where the bank is located.
- The **State** column indicates the state in which the bank operates.
- The **Zip** column provides the zip code for easier identification.
- The **Office Number** column identifies the unique number assigned to each branch.
- The **Office Name** column displays the name of the bank's office.
- The **Address** column provides the physical address of each branch.
- The **Phone** column lists the phone number for customer inquiries.
- The **Fax** column includes the fax number if available.
- The **Email** column contains the email address for communication.

**Instructions:**
- If you need to access specific data, consider using the information in the provided columns.
- The table is updated regularly to ensure the accuracy of all details.

**Additional Information:**
- For more detailed information, contact the bank directly through the provided contact methods.
Bandera Bancshares, Inc.
Annual Report to Bank Holding Companies FR Y-6
December 31, 2015

Item 3(1): Security Holders at end of fiscal year

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>No. of Shares</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bandera 2011 Family Trust</td>
<td>139,112</td>
<td>89.75%</td>
</tr>
<tr>
<td>Kathiann Leake DeCleva and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jane Leake Benton, Co-Trustees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dallas, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA Trust</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leslie Lee Hudler</td>
<td>15,888</td>
<td>10.25%</td>
</tr>
<tr>
<td>Johnson City, Texas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizen of USA</td>
<td>155,000</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Item 3(2): Security Holders of 5% or more during the year not listed in Item 3(1) - NONE
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>N/A/Percent</th>
<th>Common Stock</th>
<th>Preferred Stock</th>
<th>Common Stock</th>
<th>Other Stock</th>
<th>Preferred Stock</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Howard</td>
<td>Director</td>
<td>N/A/None</td>
<td>89.47%</td>
<td>68%</td>
<td>89%</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td></td>
<td>President</td>
<td>N/A/None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chairman</td>
<td>N/A/None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chief Executive Officer</td>
<td>N/A/None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>President</td>
<td>N/A/None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chief Operating Officer</td>
<td>N/A/None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chief Financial Officer</td>
<td>N/A/None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Company**

- Banderia Bancshares, Inc.

**Address**

- P.O. Box 173
- San Antonio, TX 78295

**Telephone**

- (210) 335-6666

**Fax**

- (210) 335-6666

**Website**

- www.banderiabank.com

**Report Date**

- December 31, 2015

**Filing Date**

- January 15, 2016

**Fiscal Year Ending**

- September 30, 2015

**Form**

- FR-4-V6

**AMENDED**

- A

- JUL 08 2016