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, Ben Stirling
Name of the Holding Company Director and Official

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

03/24/2016
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: 1140967
C.I.

Date of Report (top-tier holding company’s fiscal year-end):

December 31, 2015
Month / Day / Year

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

Eden Financial Corporation
Legal Title of Holding Company

119 S. Irving
(Mailing Address of the Holding Company) Street / P.O. Box
San Angelo TX 76901
City State Zip Code

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:

Tom Burress
EVP
Name Title

325 655 4600
Area Code / Phone Number / Extension

325-658-9918
Area Code / FAX Number

tburress@texasfinancialbank.com
E-mail Address

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:
Supporting schedules for items 3c & 4c of report #4

☒ 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.

12/2015
Annual Report of Holding Companies
FRY – 6
12/31/15

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FORM FR Y-6

EDEN FINANCIAL CORPORATION
San Angelo, Texas
Fiscal Year Ending December 31, 2015

Report Item 2
Annual Report to Shareholders (See Comment Below)

The bank holding company does not prepare an annual report for its shareholders.

No Entity has an LEI number
**Reconciliation and Verification Stages**

1. In the `Data Action` column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the `Effective Date` column.

**Actions**
- **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 Change, 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://ysbonline.federalreserve.gov.

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

<p>| Data Action | Effective Date | Branch Service Type | Branch ID_ASSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_ASSD* | Comments |
|-------------|----------------|---------------------|----------------|-------------|----------------|------|-------|---------|--------|---------|--------------|----------------|-------------|----------------|-----------|-----------|
| Ok          |                | Full Service (Head Office) | 80002 | AMSTAD BANK | 1301 VETERANS BLVD | DEL RIO | TX | 78840-3625 | VAL VERDE | UNITED STATES | 35391 | 0 | AMSTAD BANK | 10092 |           |
| Ok          |                | Full Service (Head Office) | 656658 | TEXAS FINANCIAL BANK DBA EDEN STATE BANK, THE | 220 JACKSON STREET | EDEN | TX | 76837 | CONCHO | UNITED STATES | 35853 | 0 | TEXAS FINANCIAL BANK DBA EDEN STATE BANK, THE | 656658 |           |
| Ok          |                | Full Service | 2051172 | BIG LAKE BRANCH DBA BIG LAKE BANK, A BRANCH TEXAS FINANCIAL BANK | 1300 2ND STREET | BIG LAKE | TX | 76932 | REAGAN | UNITED STATES | 431496 | 4 | TEXAS FINANCIAL BANK DBA EDEN STATE BANK, THE | 656658 |           |
| Ok          |                | Full Service | 858966 | RANKIN BRANCH DBA FIRST STATE BANK OF RANKIN, A BRANCH OF TEXAS FINANCIAL BANK | 922 MAIN STREET | RANKIN | TX | 79778 | UPTON | UNITED STATES | 71225 | 3 | TEXAS FINANCIAL BANK DBA EDEN STATE BANK, THE | 656658 |           |</p>
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<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
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</thead>
<tbody>
<tr>
<td>Name &amp; Address Percentage (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number &amp; of each class of voting securities</td>
<td>Name &amp; Address Percentage (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number &amp; of each class of securities</td>
</tr>
<tr>
<td>Stribling 2012 Trust I Robert Stribling, Trustee San Angelo, TX</td>
<td>USA</td>
<td>5,250 – 17.5% Common stock</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stribling 2012 Trust II Robert Stribling, Trustee San Angelo, TX</td>
<td>USA</td>
<td>5,250-17.5% Common stock</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>(1)(a)</td>
<td>(1)(b)</td>
<td>(1)(c)</td>
<td>(2)</td>
<td>(2)(a)</td>
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<tr>
<td></td>
<td>Name &amp; Address Percentage</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number &amp; of each class of voting securities</td>
<td></td>
<td>Name &amp; Address Percentage</td>
</tr>
<tr>
<td></td>
<td>(City, State, Country)</td>
<td></td>
<td></td>
<td></td>
<td>(City, State, Country)</td>
</tr>
<tr>
<td></td>
<td>Stribling Family Trust</td>
<td>USA</td>
<td>18,300-61% Common stock</td>
<td>NA</td>
<td>NA</td>
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<tr>
<td></td>
<td>Robert Stribling, Trustee</td>
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<td></td>
<td>San Angelo, TX</td>
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## FORM FR Y-6
**EDEN FINANCIAL CORPORATION**
December 31, 2015

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

<table>
<thead>
<tr>
<th>(1) Names &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>3(a) Title &amp; Position with Bank Holding Company</th>
<th>3(b) Title &amp; Position with Other Businesses (include names of subsidiaries)</th>
<th>3(c) Title &amp; Position with Other Businesses (include names of subsidiaries)</th>
<th>4(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>4(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (included partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ben Stribling</td>
<td>Investments</td>
<td>President &amp; Director</td>
<td>President of Eden Financial Corporation</td>
<td>Director &amp; Chairman of Board Texas Financial Bank</td>
<td>Director &amp; Chairman of Board Amistad Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Angelo, Texas USA</td>
<td></td>
<td></td>
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<tr>
<td>Tom Burress</td>
<td>Banking</td>
<td>Chief Financial Officer</td>
<td>Chief Credit Officer and Director of Texas Financial Bank</td>
<td>Chief Credit Officer and Director of Texas Financial Bank</td>
<td>Chief Credit Officer and Director of Amistad Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Angelo, Texas USA</td>
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</tbody>
</table>

*See Attached Schedule* 4% 0

See Confidential Schedule.
### FORM FR Y-6

**EDEN FINANCIAL CORPORATION**

**December 31, 2015**

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

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</tr>
</thead>
<tbody>
<tr>
<td>Stribling Family Trust</td>
<td>Investments</td>
<td>NA</td>
<td>NA</td>
<td>See confidential schedule</td>
<td>61%</td>
<td>0</td>
<td>See confidential schedule</td>
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<tr>
<td>Robert Stribling, Trustee</td>
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<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>San Angelo, Texas USA</td>
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<td></td>
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</tr>
<tr>
<td>Stribling 2012 Trust I &amp; II, Robert</td>
<td>Investments</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>35%</td>
<td>0</td>
<td>None</td>
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<td>Stribling, Trustee</td>
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