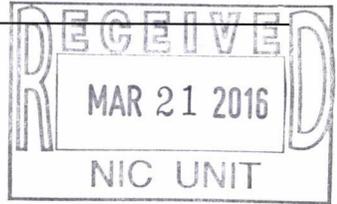


Board of Governors of the Federal Reserve System



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. §§ 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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)

I, Jan Mills

Name of the Holding Company Director and Official

Secretary / Treasurer

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

ETEX Banco, Inc.

Legal Title of Holding Company

P. O. Box 29

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

Winnsboro TX 75494

City

State

Zip Code

315 N. Main St.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Jana Broussard

CPA

Name

Title

903-597-6311

Area Code / Phone Number / Extension

903-597-0343

Area Code / FAX Number

jbroussard@henrypeters.com

E-mail Address

www.fnbwinnsboro.com

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

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

3/17/16

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
[X] is not prepared

For Federal Reserve Bank Use Only
RSSD ID 1102170
C.I.

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."
[X] No

# 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.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>
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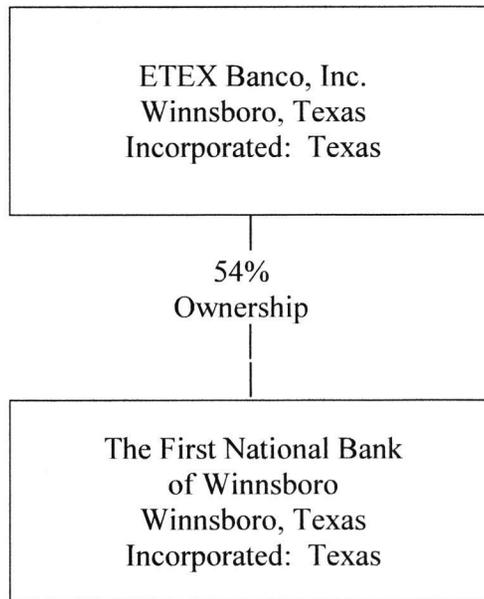
**Form FR Y-6**

**Etex Banco, Inc.  
Winnsboro, Texas  
Fiscal Year Ending December 31, 2015**

Report Item

1: N/A – The holding company does not issue an annual report to shareholders.

2a: Organization Chart



2b: The branch listing was submitted via email on 3/16/16.

No entities have a LEI. LEI = n/a

**A** **MENDED** **D**  
JUL 13 2016

**Result:** A list of branches for your holding company: ETEX BANCO, INC. (1102170) of WINNSBORO, TX. The data are as of 1/23/2015. Data reflects information that was received and processed through 01/07/2016.

**Reconciliation and Verification Steps**

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 date of closure 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://y10online.federalreserve.gov>.

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

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM* Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	501767	FIRST NATIONAL BANK OF WINNSBORO, THE	315 NORTH MAIN STREET	WINNSBORO	TX	75494	WOOD	UNITED STATES	3805	0	501767	
OK		Limited Service	440062	SOUTH TOWN BRANCH	100 EAST COKE ROAD	WINNSBORO	TX	75494	WOOD	UNITED STATES	15723	3	501767	
OK		Full Service	2649841	WINONA-OWENTOWN BRANCH	11120 STATE HIGHWAY 155 NORTH, HWY 155 AND HWY 271	WINONA	TX	75792	SMITH	UNITED STATES	207851	2	501767	

Form FR Y-6

ETEX Banco, Inc.  
Winnsboro, Texas

Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of fiscal year ending 12-31-2015</u>			Securities Holders <u>not listed in 3(1)(a)</u> through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Marion Marr Tyler, Texas, USA	USA	2,410 - 29.21% Common			
Gordon Wilkinson Winnsboro, Texas, USA	USA	2,200 - 26.67% Common			NONE
Pam Smith Quitman, Texas, USA	USA	600 - 7.27% Common			
Wade Satterwhite Winnsboro, Texas, USA	USA	557 - 6.75% Common			
Jan Mills Winnsboro, Texas, USA	USA	550 - 6.67% Common			
Steve Van Dusen Athens, Texas, USA	USA	550 - 6.67% Common			
Donna Marie Vandusen Flint, Texas, USA	USA	430 - 5.21% Common			

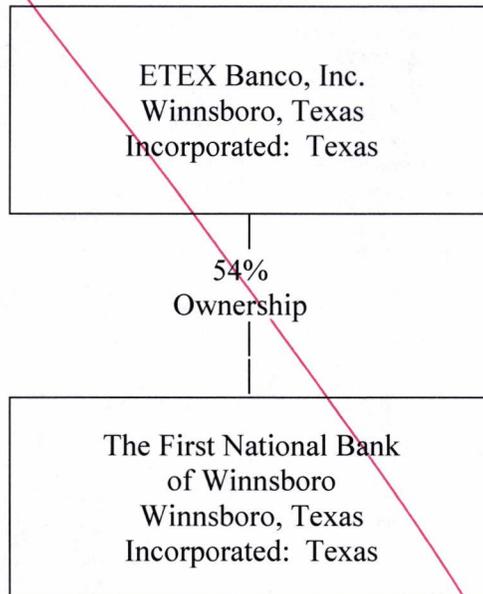
**Form FR Y-6**

**Etex Banco, Inc.  
Winnsboro, Texas  
Fiscal Year Ending December 31, 2015**

Report Item

1: N/A – The holding company does not issue an annual report to shareholders.

2a: Organization Chart



2b: The branch listing was submitted via email on 3/16/16.



Form FR Y-6

ETEX Banco, Inc.  
Winnsboro, Texas

Fiscal Year Ending December 31, 2015

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of other subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
W. Benton Bryant Yantis, Texas, USA	N/A	Director	None	N/A	4.88%	0.887% (First National Bank of Winnsboro) (1)	N/A
Melissa Greaner Bedford, Texas, USA		President / Director	Director / Vice-Chairman (First National Bank of Winnsboro)	Partner (Rainwater Property Investments, LP)	3.64%	0.098% (First National Bank of Winnsboro)	Rainwater Property Investments, LP (50%)
Marion Marr Tyler, Texas, USA	N/A	Director	None	Shareholder (KCTV Nursing Center)	29.21%	0.29% (First National Bank of Winnsboro) (2)	None
Jan Mills Winnsboro, Texas, USA	Banking	Secretary / Treasurer / Director	President / Chairman / Director (First National Bank of Winnsboro)	None	6.67%	1.1% (First National Bank of Winnsboro)	None
Wade Satterwhite Winnsboro, Texas, USA	Banking	Director/Vice President	Senior Vice President / Director (First National Bank of Winnsboro)	None	6.75%	1.30% (First National Bank of Winnsboro)	None

Form FR Y-6

ETEX Banco, Inc.  
Winnsboro, Texas

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Gordon Wilkinson Winnsboro, Texas, USA	N/A	N/A	N/A	N/A	26.67%	0.075% (First National Bank of Winnsboro)	None

(1) Includes shares held by The Bryant Family Trust. Co-trustess: W. Benton Bryant and Carolyn Bryant (spouse).

(2) Includes shares held by The Marion W. Marr Trust. Trustee: Marion Marr.

**AMENDED**  
A JUL 13 2016