AMENDED
JUL 22 2016

FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018

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.

I, Sammy D. York
Name of the Holding Company Director and Official

Vice 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

7/18/2016
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 1427556
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

East Texas Financial Corporation
Legal Title of Holding Company

P. O. Box 1700
(Mailing Address of the Holding Company) Street / P.O. Box

Kilgore | TX | 75663
City | State | Zip Code

301 E. Main, Kilgore, TX, USA 75662
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Melvin Jordan | Director
Name | Title

903-988-3449
Area Code / Phone Number / Extension

903-984-0372
Area Code / FAX Number

mjordan@citizensbanktx.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.

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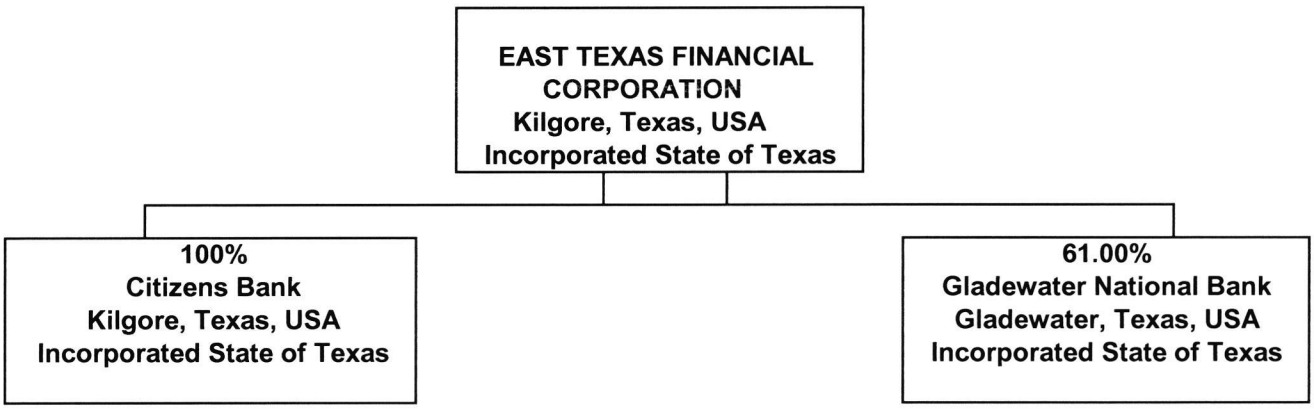
Report Item 2a
Organizational Chart
December 31, 2015



No entity has a Legal Entity Identifier (LEI)

Results: A list of branches for your holding company: EAST TEXAS FINANCIAL CORPORATION (1427556) of KILGORE, TX.
The data are as of 12/31/2015. 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 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://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)	744854	CITIZENS BANK	301 E. MAIN STREET	KILGORE	TX	75662-596	GREGG	UNITED STATES	10922	0	CITIZENS BANK	744854	
OK		Full Service	3967261	BRYAN UNIVERSITY BRANCH	3111 UNIVERSITY DRIVE EAST	BRYAN	TX	77802-341	BRAZOS	UNITED STATES	494847	9	CITIZENS BANK	744854	
OK		Full Service	2613664	CARTHAGE BRANCH	425 NORTHWEST LOOP	CARTHAGE	TX	75633	PANOLA	UNITED STATES	238871	6	CITIZENS BANK	744854	
OK		Full Service	1431898	CENTER BRANCH	140 AUSTIN ST	CENTER	TX	75935	SHELBY	UNITED STATES	11619	1	CITIZENS BANK	744854	
OK		Full Service	3347818	HUMBLE FM 1960 BRANCH	8811 FM 1960 BYPASS ROAD WEST	HUMBLE	TX	77338-402	HARRIS	UNITED STATES	439652	7	CITIZENS BANK	744854	
OK		Limited Service	4156277	BRAZOS COUNTY MOBILE BRANCH	301 EAST MAIN STREET	KILGORE	TX	75662-596	GREGG	UNITED STATES	Not Required	Not Required	CITIZENS BANK	744854	
OK		Full Service	3543393	KILGORE BROOKSHIRE BRANCH	747 HIGHWAY 259 NORTH	KILGORE	TX	75662	GREGG	UNITED STATES	518757	10	CITIZENS BANK	744854	
OK		Full Service	1998887	KOUNTZE BRANCH	1055 S PINE	KOUNTZE	TX	77625	HARDIN	UNITED STATES	47834	5	CITIZENS BANK	744854	
OK		Full Service	1998953	SOUR LAKE BRANCH	125 HIGHWAY 326 SOUTH	SOUR LAKE	TX	77659	HARDIN	UNITED STATES	47842	4	CITIZENS BANK	744854	
OK		Full Service	3866917	THE WOODLANDS BRANCH	3705 COLLEGE PARK DRIVE	THE WOODLANDS	TX	77384-481	MONTGOMERY	UNITED STATES	493384	8	CITIZENS BANK	744854	
OK		Full Service	2001878	YORKTOWN BRANCH	311 E. MAIN	YORKTOWN	TX	78164	DEWITT	UNITED STATES	3810	3	CITIZENS BANK	744854	
OK		Full Service (Head Office)	263551	GLADEWATER NATIONAL BANK	678 NORTH MAIN STREET	GLADEWATER	TX	75647	GREGG	UNITED STATES	16659	0	GLADEWATER NATIONAL BANK	263551	
OK		Limited Service	3543348	GLADEWATER BRANCH	1409 BROADWAY AVE	GLADEWATER	TX	75647	GREGG	UNITED STATES	359596	2	GLADEWATER NATIONAL BANK	263551	

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East Texas Financial Corporation
Kilgore, 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 as of fiscal year ending 12-31-2015			**Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015**		
(1)(a)	**(1)(b)**	**(1)(c)**	**(2)(a)**	**(2)(b)**	**(2)(c)**
Name & Address (City, State, Country)	**Country of Citizenship or Incorporation**	**Number and Percentage of Each Class of Voting Securities**	**Name & Address (City, State, Country)**	**Country of Citizenship or Incorporation**	**Number and Percentage of Each Class of Voting Securities**
Long Interests, LP General Partner is Long Properties, LLC, Managers: Larry T. Long L. Allan Long Charles E. Long Kilgore, Texas	USA	2,716 shares, 5.37%	N/A		
Charles E. Long Trust Charles E. Long, Trustee Kilgore, Texas	USA	*11,258 shares, 22.26%*			
Larry T. Long Kilgore, Texas	USA	**8,356 shares, 16.52%			
Larry Thomas Long Trust Larry Thomas Long, Trustee Kilgore, Texas	USA	9,221 shares, 18.23%			
Lawrence Allan Long Trust Lawrence Allan Long,Trustee Kilgore, Texas	USA	9,220 shares, 18.23%			

*Includes 2,038 shares, (4.03%) of Lauren Long and Meredith Long's stock that Charles E. Long votes.

**Includes 238 shares, (0.47%) of Long Properties Trust that Larry T. Long votes

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East Texas Financial Corporation
Kilgore, 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)**
Larry T. Long Kilgore, TX, USA	Oil & Gas Producer	President Director	Board Chairman Director Citizens Bank Director Gladewater Nat Bk	See Attachment	*34.75%	0.00%	See Attachment
Sammy D. York Kilgore,TX, USA	Banker	Vice President Director	President & CEO Director Citizens Bank Director Gladewater Nat Bk	None	1.04%	0.00%	None
Kenneth R. Plunk Kilgore, TX, USA	Banker	Director	Executive VP Director Citizens Bank	None	0.08%	0.00%	None

*Includes Larry Thomas Long Trust, Larry T. Long, Trustee. 9,221 shares (18.23%)and Long Properties Trust, Larry T. Long, Trustee, 238 shares (0.47%) that he votes.

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East Texas Financial Corporation
Kilgore, 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)**
Lawrence A. Long Kilgore, TX, USA	Oil & Gas Producer	Director	Director Citizens Bank Director Gladewater Nat Bk	See Attachment	18.23%	0.00%	See Attachment
Charles E. Long Kilgore, TX, USA	Oil & Gas Producer	Director	Director Citizens Bank Director Gladewater Nat Bk	See Attachment	**22.25%	0.00%	See Attachment
Melvin K. Jordan Henderson, TX, USA	Banker	Director	Executive VP/Cashier, Citizens Bank	None	0.08%	0.00%	None

**Includes 2,038 shares,(4.03%) of Lauren Long and Meredith Long's stock that Charles E. Long votes

EAST TEXAS FINANCIAL CORPORATION
Report Item (4)(c)
Insiders
December 31, 2015

Attachment - Other Related Interests

NAME	TITLE	PERCENTAGE
LARRY T. LONG:		
- Mansfield Partners	Partner	40.00%
- Tyler Cadilac	Owner	50.00%
- Long Properties Trust	Owner	100.00%
- JLV Pipeline	Owner	37.50%
- Rusk County Well Service Company, Inc	Owner/President	33.00%
- Cherokee Oil Traders, Inc.	Owner	33.00%
- The Long Trusts	Trust	33.33%
- Merritt and Long Real Estate and Reese Estates	A Joint Venture	33.00%
- Chateau Apartments	Owner	33.00%
- Hinton and Long Real Estate	Partner	50.00%
- Parkview Apartments	Owner	50.00%
- Spring Hill State Bank	Owner	36.00%
- Ranger Gas Gathering	Owner	50.00%
- Eastland Operating	Owner	25.00%
- Woodbine Production	Owner/President	49.00%
- Axis Energy Properties, LLC	Partner	50.00%
- Long Interests, LP	Partner	33.33%
- Amazon Organics	Partner	50.00%
LAWRENCE ALLAN LONG TRUST:		
- The Long Trusts	Trust	33.33%
- Long Interests, LP	Partner	33.33%
CHARLES E. LONG TRUST:		
- The Long Trusts	Trust	33.33%
- Long Interests, LP	Partner	33.33%