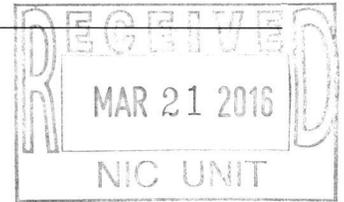


Board of Governors of the Federal Reserve System



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, Darlene Renken

Name of the Holding Company Director and Official

Secretary

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.

Darlene Renken

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 2287225
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
12/31/15

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Yoakum National BancShares, Inc.

Legal Title of Holding Company

P. O. Box 777

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

Yoakum

TX

77995

City

State

Zip Code

301 W. Grand Ave.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Shari Nobles

YNB-Investment Officer

Name

Title

(361) 293-5225

Area Code / Phone Number / Extension

(361) 293-7322

Area Code / FAX Number

snobles@yoakumnationalbank.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

Yoakum National BancShares, Inc. Form FR Y-6

12/31/2015

- Item 1** Annual Report to Shareholders--See attachment

- Item 2a** Organization Chart--See attachment

- Item 2b** Domestic Branch Listed-**Submitted via email on March 17, 2016**

- Item 3 (1) & (2)** Securities Holders--See attachment

- Item 4** Insiders

**YOAKUM NATIONAL BANCSHARES, INC.
AND SUBSIDIARY CONSOLIDATION**

**Balance Sheet
December 31**

ASSETS	2014	2015
Cash and balances due from depository institutions		
Non-interest-bearing balances and currency and coin	\$ 11,784	\$ 4,610
Interest-bearing balances	599	599
Securities Available for Sale (AFS)	137,562	132,114
Securities Held to Maturity	0	0
Federal funds sold and securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases, net of unearned income	\$ 75,406	\$ 80,506
Less: Allowance for loan and lease losses	(805)	(852)
Loans & leases, net of unearned income, allowance, and reserve	74,601	79,654
Assets held in trading accounts	0	0
Premises and fixed assets (including capitalized leases)	1,798	1,645
Other real estate owned	0	0
Investments in unconsolidated subsidiaries and associated companies	0	0
Due from Subsidiary	0	0
Other assets	3,312	5,571
Total Assets	\$ <u>229,656</u>	\$ <u>224,193</u>
LIABILITIES		
Deposits:		
In domestic offices	\$ 200,886	\$ 195,039
Non-interest bearing	\$ 30,806	\$ 27,023
Interest bearing	170,080	168,016
Federal funds purchased and securities sold under agreements to repurchase	0	0
Demand notes issued to the U. S. Treasury	0	0
Other borrowed money	0	0
Bank's liability on acceptance executed and outstanding	0	0
Other liabilities	1,303	348
Total Liabilities	\$ <u>202,189</u>	\$ <u>195,387</u>
EQUITY CAPITAL		
Common stock	\$ 1,200	\$ 1,200
Surplus	1,200	1,200
Undivided profits and capital reserves	24,524	26,228
Net Unrealized holding gain (losses) on AFS	725	563
Treasury Stock	(182)	(385)
Total Equity Capital	\$ <u>27,467</u>	\$ <u>28,806</u>
Total Liabilities/Equity Capital	\$ <u>229,656</u>	\$ <u>224,193</u>

Figures rounded to thousands of dollars

YOAKUM NATIONAL BANCSHARES, INC.
YOAKUM, TEXAS

STATEMENT OF EARNINGS
(Figures rounded to thousands of dollars)
December 31

	<u>2014</u>	<u>2015</u>
Interest Income:		
Interest and fee income on loans	\$ 4,232	\$ 4,459
Interest income on balances due from depository institutions	8	8
Interest and dividend income on securities	2,798	2,703
Interest income on federal funds sold	0	0
Other interest income	<u>15</u>	<u>19</u>
Total Interest Income	\$ 7,053	\$ 7,189
Interest Expense:		
Interest on deposits	\$ 1,154	1,046
Expenses on federal funds purchased	<u>0</u>	<u>4</u>
Total Interest Expense	\$ (1,154)	\$ (1,050)
Net Interest Income	\$ 5,899	\$ 6,139
Provisions		
Provisions for loan losses	0	(31)
Non-Interest Income:		
Service charges on deposit accounts	\$ 217	\$ 201
Other non-interest income	<u>449</u>	<u>411</u>
Total Non-Interest Income	666	612
Gain/(Losses) on securities	0	0
Non-Interest Expenses:		
Salaries and employee benefits	\$ 1,712	\$ 1,714
Expenses of premises and fixed assets (net of rental income)	585	590
Other non-interest expenses	<u>1,091</u>	<u>1,208</u>
Total Non-Interest Expense	(3,388)	(3,512)
Income (loss) before income taxes	\$ 3,177	\$ 3,208
Applicable income taxes	<u>(869)</u>	<u>(1,034)</u>
Net Income	\$ 2,308	\$ 2,174
Earnings per common share:	19.67	18.63
2014 Based on 117,385 weighted average outstanding shares		
2015 Based on 116,719 weighted average outstanding shares		
Number of full time employees or equivalent	30	31

This statement has not been reviewed or confirmed for accuracy or relevance by the Office of the Comptroller of the Currency

YOAKUM NATIONAL BANCSHARES, INC.
YOAKUM, TEXAS

CHANGES IN STOCKHOLDERS' EQUITY

(Figures rounded to thousands of dollars)

	2014	2015
Common Stock	\$ 1,200	\$ 1,200
Surplus	1,200	1,200
Retained Earnings	24,524	26,228
Accumulated Other Comprehensive Income	725	563
Treasury Stock beginning balance		(182)
Purchase of treasury stock		(203)
Treasury Stock ending balance	<u>(182)</u>	<u>(385)</u>
Total Stockholders' Equity	\$ 27,467	\$ 28,806
Accumulated Other Comprehensive Income Net of Tax		
Unrealized Gain(Loss) AFS Balance Beginning of Year	\$ 2,308	\$ 2,174
Unrealized Gain(Loss) AFS Balance Arising During Year	252	(162)
Balance End of Year, net of tax	<u>\$ 2,560</u>	<u>\$ 2,012</u>

This statement has not been reviewed or confirmed for accuracy or relevance by the Office of the Comptroller of the Currency

Yoakum National BancShares, Inc.

12/31/2015

Board of Directors

Dave O. Marlow, Chairman of the Board
Sandra Bergey
Gary Boening
Otto R. Borchers
Gary Colman
Tom Kelley
Darlene Renken
Mary L. Shows
Bill Thiele
David H. Watson

Yoakum National BancShares, Inc. Texas
The Yoakum National Bank

Yoakum National BancShares, Inc.

301 W. Grand Ave. Yoakum, Texas
Incorporated in Texas
114,730 outstanding shares
120,000 shares authorized

Officers: Dave O. Marlow, Chairman of the Board
and President
Darlene Renken, Secretary

The Yoakum National Bank

301 W. Grand Ave. Yoakum, Texas
120,000 outstanding shares
Owned 100% by Yoakum National BancShares, Inc.

Officers: Darlene Renken, President/CEO
Jeannette Knezek, Vice President
Elorine Sitka, Vice President
Glenn Renken, Vice President
Cynthia Morris, Vice President & Cashier
Vicki White, Asst. Vice President
Katherine Jendrzey, Asst. Loan Officer
Shari Nobles, Investment Officer
Carla Metting, Operations Officer
Mary Leck, Asst. Loan Officer
Sandra Morkovsky, Compliance Officer
Tina Baranowski, IT Operations
Jordan Braden, Asst. Cashier
Michael Trojcak, Asst. Cashier

Results: A list of branches for your depository institution: YOAKUM NATIONAL BANK, THE (ID: RSSD: 311265). This depository institution is held by YOAKUM NATIONAL BANCSHARES, INC. (2287225) of YOAKUM, 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)	311265	YOAKUM NATIONAL BANK, THE	301 WEST GRAND AVENUE	YOAKUM	TX	77995-2668	DEWITT	UNITED STATES	3809	0	YOAKUM NATIONAL BANK, THE	311265	

Shareholders of
Yoakum National BancShares, Inc.
 Owning 5% or more of 114,730 Outstanding Shares
 December 31, 2015

	<u>Shares</u>	<u>Percentage</u>	<u>Total</u>	<u>Shares</u>	<u>Percentage</u>
William E. Browning San Antonio, Texas		U.S.A.	6,425	5.60%	
Conrad E. Koerper III Irrevocable Trust William E. Browning, Trustee Houston, Texas		U.S.A.	6425	5.60%	
Alice M. Legler Yoakum, Texas		U.S.A.	8200	7.15%	
Mary Koerper Shows San Antonio, Texas		U.S.A.	6526	5.69%	

Item 3 (2) N/A

Yoakum National BancShares, Inc.

Item 4

December 31, 2015

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Sandra Bergey Yoakum, TX, USA	Dentist	Director	Director The Yoakum National Bank	N/A	4.05%	N/A	Sandra B. Bergey DDS N/A
Gary Boening Yoakum, TX, USA	Petroleum Engineer	Director	Director The Yoakum National Bank	President Onyx	0.49%	N/A	Onyx Midstream LP 14% Onyx Gas Marketing Co LC 14% Onyx Pipeline Co 14%
Otto R. Borchers Yoakum, TX, USA	Rancher	Director	Director The Yoakum National Bank	N/A	1.53%	N/A	N/A
Gary Colman Yoakum, TX, USA	Rancher	Director	Director The Yoakum National Bank	N/A	0.51%	N/A	N/A
Tom Kelley Yoakum, TX, USA	School Administrator	Director	Director The Yoakum National Bank	N/A	0.20%	N/A	N/A
Dave O. Marlow LaSalle, TX, USA	Rancher	Director & Chairman	Director & Chairman The Yoakum National Bank	N/A	1.58%	N/A	N/A
Darlene Renken Yoakum, TX, USA	N/A	Director & Secretary	Director & President/CEO The Yoakum National Bank	N/A	0.75%	N/A	N/A
Mary Shows San Antonio, TX, USA	Retired School Teacher	Director	Director The Yoakum National Bank	N/A	5.69%	N/A	N/A
Bill Thiele Yoakum, TX, USA	Funeral Director	Director	Director The Yoakum National Bank	Partner Thiele Cooper Funeral Home	0.13%	N/A	Thiele Cooper Funeral Home 50%
David Watson Yoakum, TX, USA	Retired Physician	Director	Director The Yoakum National Bank	N/A	1.51%	N/A	N/A