

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, John Goforth

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

ABNA Holdings, Inc

Legal Title of Holding Company

P.O. Box 540936

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

Dallas Texas 75354

City State Zip Code

2707 W Northwest Hwy Dallas TX 75220

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.

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.

Person to whom questions about this report should be directed:

Amber Krisher SVP

Name Title

214-358-3111

Area Code / Phone Number / Extension

214-956-9879

Area Code / FAX Number

akrisher@americanbankdallas.com

E-mail Address

Signature of Holding Company Director and Official

10-6-16

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
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID  
C.I.

2344726

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

Does the reporter request confidential treatment for any portion of this submission?

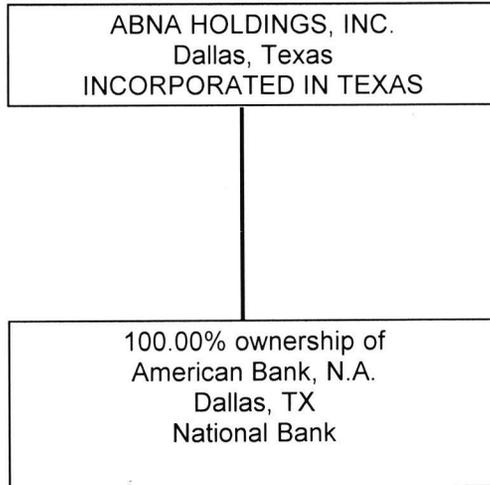
Yes Please identify the report items to which this request applies:

- 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

## Report Item 2

### 2015 Organizational Chart



Please note: none of the entities listed have an LEI

**A** **MENDED** **D**  
OCT 11 2016

**Results:** A list of branches for your depository institution: **AMERICAN BANK, NATIONAL ASSOCIATION (ID\_RSSD: 494654)**.  
 This depository institution is held by **ABNA HOLDINGS, INC. (2344726) of DALLAS, 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)	494654	AMERICAN BANK, NATIONAL ASSOCIATION	2707 WEST NORTHWEST HIGHWAY S	DALLA	TX	75220-4715	DALLA	UNITED STATES	14919	0	AMERICAN BANK, NATIONAL ASSOCIATION	494654	

REPORT ITEM 3

Report Item 3: Shareholders of Common Stock

<u>(1) a</u>	<u>(1) b</u>	<u>(1) c</u>	
J. Randy Staff Dallas, TX	USA	<u>87,096</u>	43.55% Authorized 52.66% Outstanding
Gary F. Cox Victoria, TX	USA	<u>63,481</u>	31.74% Authorized 38.39% Outstanding
John Goforth Dallas, TX	USA	<u>12,000</u>	6.00% Authorized 7.26% Outstanding

(1) a- Security Holder Name, City State/Country

(1) b- Country of Citizenship

(1) c- Number of Securities and Percentage of each class of voting securities owned

2

N/A

REPORT ITEM 4: INSIDERS

Column 1

Column 2

Report Item 4 :Insiders:

(1) James R. Staff  
Dallas, TX

(2) Retired

(3) a Chairman

(3) b Chairman  
American Bank, N.A.

(3) c Director & President -Ganado Bancshares, Inc., Ganado, TX  
Chairman and President - Citizens State Bank, Ganado, TX  
(a wholly owned subsidiary of Ganado Bancshares, Inc.)

(4) a 52.66%

(4) b N/A

(4) c Ganado Bancshares, Inc. - 72.56% (Direct)  
Ganado Bancshares, Inc. - 2.9% (Indirect)

(1) Dr. Gary F. Cox  
Victoria, TX

(2) Doctor

(3) a Director & Vice President

(3) b Director  
American Bank, N.A.

(3) c Director & Vice President -Ganado Bancshares, Inc., Ganado, TX  
Director - Citizens State Bank, Ganado, TX  
Director & President - Gary F. Cox, M.D., P.A., Victoria, TX  
Cox White Oak Management, LLC  
President Morgan- White Oak Cattle Co, LLC.  
GFC Irrevocable Descendants Trust- Trustee  
MSC Irrevocable Descendants Trust- Trustee  
Director-American Bank, N.A.  
Director- ABNA Holdings, Inc.

(4) a 38.39%

(4) b N/A

(4) c Ganado Bancshares, Inc. - 14.58% (Direct)  
Ganado Bancshares, Inc. - 2.1% (Indirect)  
Gary F Cox M.D. P.A.- 100%  
Morgan- White Oak, Ltd.- 49%  
Cox White Oak Management, LLC- 50%  
Morgan-White Oak Cattle Co., LLC- 100%

(1) Mark Kelly  
Dallas, TX

(2) Private Equity Investor

(3) a Director

(3) b Director  
American Bank, N.A.

(3) c Pelican Auto, LLC./ Shareholder  
First Acceptance/ Director  
1.37%

(4) a

(4) b N/A

(4) c

(1) John Goforth  
Grapevine, TX

(2) Banker

(3) a President and Director  
ABNA Holdings Inc.

(3) b President/ CEO  
American Bank, N.A.

(3) c Treasurer/ Ganado Bancshares, Inc.

(4) a 7.26%

(4) b N/A

(4) c N/A

(1) Roxan Staff  
Dallas, TX

(2) Retired

(3) a Vice President  
ABNA Holdings Inc.

(3) b Director  
American Bank, N.A.

(3) c Bachman Community Association/ President  
AFIL/ Board Member

(4) a 0.16%

(4) b N/A

(4) c N/A

- (1)- Name, city and state/country
- (2)- Principal Occupation
- (3) a- Title or Position with the bank holding company
- (3) b- All direct and indirect subsidiaries of the bank holding company
- (3) c- Any other company in which the person is a director, trustee, partner, or executive officer
- (4) a- Percentage of each class of voting securities owned in the bank holding company
- (4) b- Percentage of each class of voting securities owned in direct and indirect subsidiaries
- (4) c- Percentage of each class of voting securities owned in any other company

**AMENDED**  
**A** OCT 11 2016 **D**

ABNA HOLDINGS, INC.  
PARENT COMPANY ONLY BALANCE SHEETS

	DECEMBER 31		
	2015	2014	2013
<b>ASSETS</b>			
INVESTMENTS IN SUBSIDIARY:			
EQUITY OF SUBSIDIARY	5,073,714.07	4,486,164.10	3,530,238.41
EXCESS OF FAIR VALUE OF LAND OVER CARRYING VALUE	734,304.00	734,304.00	734,304.00
DEFERRED FEDERAL INCOME TAXES	(249,663.34)	(249,663.34)	(249,663.34)
TOTAL INVESTMENT IN SUBSIDIARY	<u>5,558,354.73</u>	<u>4,970,804.76</u>	<u>4,014,879.07</u>
CASH IN BANK	376,252.21	115,208.68	33,107.91
FEDERAL INCOME TAX REFUND RECEIVABLE	132,380.00	19,575.00	-
INVESTMENT IN GANADO BANCSHARES, INC. (GBI) COMMON STOCK, AT FAIR VALUE	204,621.57	214,239.85	91,039.57
DEFERRED FEDERAL INCOME TAXES	-	-	190,793.59
ACCOUNTS RECEIVABLE	-	-	-
OTHER ASSETS	1,200.95	1,200.95	1,200.95
<b>TOTAL ASSETS</b>	<u>6,272,809.46</u>	<u>5,321,029.24</u>	<u>4,331,021.09</u>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>			
LIABILITIES:			
NOTES PAYABLE	2,000,000.00	2,000,000.00	2,000,000.00
ACCRUED INTEREST PAYABLE	-	-	62,671.23
FIT PAYABLE	371,814.00	13,902.00	-
NET DEFERRED TAX LIABILITIES	19,841.29	24,139.51	-
FEDERAL INCOME TAX REFUND DUE SUBSIDIARY	-	-	-
OTHER LIABILITIES	-	-	-
<b>TOTAL LIABILITIES</b>	<u>2,391,655.29</u>	<u>2,038,041.51</u>	<u>2,062,671.23</u>
STOCKHOLDERS EQUITY:			
COMMON STOCK AT PAR	165,378.00	165,378.00	165,378.00
TREASURY STOCK AT COST	-	-	-
ADDITIONAL PAID IN CAPITAL	1,299,211.33	1,299,211.33	1,299,211.33
RETAINED EARNINGS	2,577,759.94	1,989,569.28	1,812,417.11
NET UNREALIZED GAINS (LOSSES) ON SECURITIES AVAILABLE FOR SALE	(161,195.10)	(171,170.88)	(1,008,656.58)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<u>3,881,154.17</u>	<u>3,282,987.73</u>	<u>2,268,349.86</u>
<b>TOTAL LIABILITIES AND     STOCKHOLDERS' EQUITY</b>	<u>6,272,809.46</u>	<u>5,321,029.24</u>	<u>4,331,021.09</u>
check	-	-	-

REPORT ITEM 1, PAGE 2

ABNA HOLDINGS, INC.  
PARENT COMPANY ONLY STATEMENT OF OPERATIONS

	YEARS ENDED DECEMBER 31		
	2015	2014	2013
<b>INCOME:</b>			
INTEREST ON INCOME TAX REFUND	-	-	-
REFUND OF FRANCHISE TAX	-	-	-
TOTAL INCOME	-	-	-
<b>EXPENSES:</b>			
INTEREST	125,205.48	125,000.00	125,000.00
FRANCHISE TAXES	-	-	-
PROFESSIONAL FEES	-	-	-
AMORTIZATION OF ORGANIZATIONAL COSTS	-	-	-
MISCELLANEOUS EXPENSE	-	-	-
TOTAL EXPENSES	125,205.48	125,000.00	125,000.00
LOSS BEFORE INCOME TAXES AND EQUITY IN EARNINGS (LOSS) OF SUBSIDIARY	(125,205.48)	(125,000.00)	(125,000.00)
INCOME TAX EXPENSE/ (BENEFIT)	(42,170.00)	(42,400.00)	(42,500.00)
LOSS BEFORE EQUITY IN EARNINGS (LOSS) OF SUBSIDIARY	(83,035.48)	(82,600.00)	(82,500.00)
<b>EQUITY IN EARNINGS (LOSS) OF SUBSIDIARY:</b>			
REPORTED EARNINGS (LOSS) OF SUBSIDIARY	671,226.14	259,752.17	95,587.89
AMORTIZATION OF PURCHASE ACCOUNTING ADJUSTMENT (PAA)	-	-	-
INCOME TAX BENEFIT ON PAA	-	-	-
EQUITY IN EARNINGS (LOSS) OF SUBSIDIARY	671,226.14	259,752.17	95,587.89
<b>NET INCOME (LOSS)</b>	<b>588,190.66</b>	<b>177,152.17</b>	<b>13,087.89</b>

ABNA HOLDINGS, INC.  
PARENT COMPANY ONLY  
STATEMENT OF SOURCES AND USES OF CASH

	YEARS ENDED DECEMBER 31		
	2015	2014	2013
<b>SOURCES:</b>			
LOAN PROCEEDS	-	-	-
DIVIDENDS FROM SUBSIDIARY	100,000.00	60,000.00	-
INTEREST ON FEDERAL INCOME TAX REFUND	-	-	-
INCOME TAX PAYMENTS FROM SUBSIDIARY	368,749.00	246,750.00	-
REFUND OF FEDERAL INCOME TAXES	-	-	-
SALE OF TREASURY STOCK	-	-	-
ISSUANCE OF STOCK	-	-	90,000.00
TOTAL SOURCES	<u>468,749.00</u>	<u>306,750.00</u>	<u>90,000.00</u>
<b>USES:</b>			
FEDERAL INCOME TAXES	82,500.00	15,000.00	-
PRINCIPAL REDUCTIONS ON NOTES PAYABLE	-	-	-
INTEREST PAID	125,205.47	187,671.23	62,328.77
PAYMENT OF FEDERAL INCOME TAX REFUND TO SUBSIDIARY	-	21,978.00	-
PURCHASE GBI COMMON STOCK	-	-	-
INVESTMENT IN SUBSIDIARY	-	-	-
PURCHASE OF SUBSIDIARY COMMON STOCK	-	-	-
PROFESSIONAL FEES	-	-	-
FRANCHISE TAX	-	-	-
TOTAL USES	<u>207,705.47</u>	<u>224,649.23</u>	<u>62,328.77</u>
NET SOURCES (USES) OF CASH	261,043.53	82,100.77	27,671.23
CASH AT BEGINNING OF PERIOD	<u>115,208.68</u>	<u>33,107.91</u>	<u>5,436.68</u>
<b>CASH AT END OF PERIOD</b>	<u><u>376,252.21</u></u>	<u><u>115,208.68</u></u>	<u><u>33,107.91</u></u>

ABNA HOLDINGS, INC.  
STATEMENT OF CHANGES IN STOCKHOLDERS EQUITY

	COMMON STOCK AT PAR	TREASURY STOCK	ADDITIONAL PAID-IN CAPITAL	RETAINED EARNINGS	OTHER COMPREHENSIVE INCOME	TOTAL
Balance at December 31, 2013	165,378.00	-	1,299,211.33	1,812,417.11	(1,008,656.58)	2,268,349.86
NET CHANGE IN GAIN (LOSS) ON AVAILABLE FOR SALE SECURITIES	-	-	-	-	837,485.70	837,485.70
SALE OF TREASURY STOCK	-	-	-	-	-	-
RETIREMENT OF TREASURY STOCK	-	-	-	-	-	-
NET LOSS	-	-	-	177,152.17	-	177,152.17
Balance at December 31, 2014	165,378.00	-	1,299,211.33	1,989,569.28	(171,170.88)	3,282,987.73
NET CHANGE IN GAIN (LOSS) ON AVAILABLE FOR SALE SECURITIES	-	-	-	-	9,975.78	9,975.78
SALE OF TREASURY STOCK	-	-	-	-	-	-
NET GAIN/(LOSS)	-	-	-	588,190.66	-	588,190.66
Balance at December 31, 2015	165,378.00	-	1,299,211.33	2,577,759.94	(161,195.10)	3,881,154.17