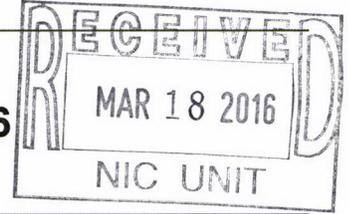


Board of Governors of the Federal Reserve System



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, Kirk D. Dunnam

Name of the Holding Company Director and Official

Director and Chief Financial Officer

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

03/17/2016

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
C.I.

3951998

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

December 31, 2015

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Sandhills Bancshares, Inc.

Legal Title of Holding Company

P.O. Box 140

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

Monahans

TX

79756

City

State

Zip Code

1405 S. Stockton Avenue

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kirk D. Dunnam

CFO

Name

Title

432-943-4230

Area Code / Phone Number / Extension

432-943-4532

Area Code / FAX Number

kirk.dunnam@mytejasbank.com

E-mail Address

www.mytejasbank.com

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:

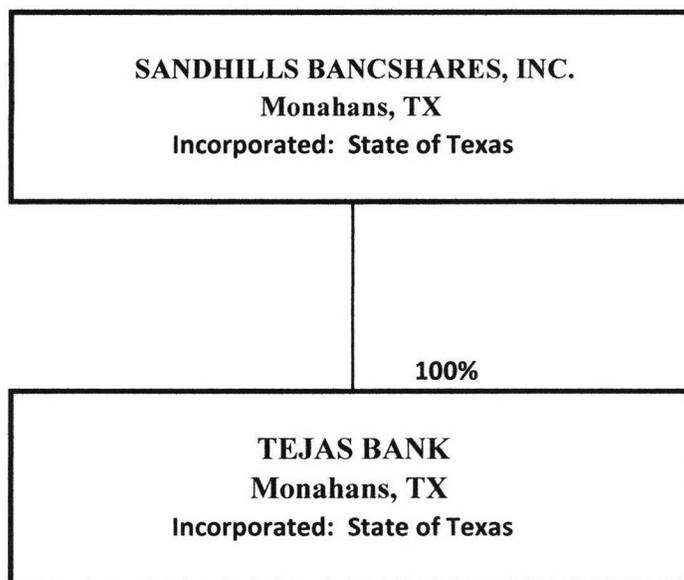
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

**Sandhills Bancshares, Inc.
Organizational Chart
December 31, 2015**

AMENDED
OCT 14 2016

Report Item 2a: Organization Chart



Note: No entity has a LEI number.

Results: A list of branches for your holding company: **SANDHILLS BANCSHARES, INC. (3951998) of MONAHANS, 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)	857455	TEJAS BANK	1405 SOUTH STOCKTON AVENUE	MONAHANS	TX	79756	WARD	UNITED STATES	Not Required	Not Required	TEJAS BANK	857455	

Form FR Y-6
Sandhills Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

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 holding of 5% or more with power to vote during the fiscal year ending 12-31-2015			
(1)(a) Name, City, State/Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State/Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Diane McDaniel Monahans, TX/USA	USA	249,207 - 24.041% Common Stock	Sammy McDaniel (Deceased) Monahans, TX/USA	USA	249,207 - 24.041% Common Stock
Kent McDaniel Monahans, TX/USA	USA	243,603 - 23.500% Common Stock			
G. B & B.R. Heflin Revocable Trust Bryan Heflin, Trustee Monahans, TX/USA	USA	81,537 - 7.866% Common Stock			

Form FR Y-6
Sandhills Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State/Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other securities held companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of securities held)
Todd Hunt Monahans, TX/USA	NA	Director and CEO	Director and CEO (Tejas Bank)	Limited Partner - The Four Hunt Ranch, LP	3.034%	None	The Four Hunt Ranch, LP (99%)
Kirk Dunnam Monahans, TX/USA	NA	Director and CFO	Director and CFO (Tejas Bank)	Partner - LT Cattle Company	2.550%	None	LT Cattle Company (50%)
Bobby Grenshaw Fredericksburg, TX/USA	Retired	Director	None	NA	0.968%	None	NA
Kenny Dutcher Monahans, TX/USA	Crane management	Director	None	President - Dutcher Phipps Crane and Riggering Co. Monahans, TX	3.615%	None	KJ Crane Management (100%)
				Manager - Dutcher Phipps, LLC Monahans, TX			

Form FR Y-6
Sandhills Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State/Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares 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)
GB & BR Heflin Revocable Trust - Bryan Heflin, Trustee Monahans, TX/USA	Manufacturing	Director	None	Member - Best Made Designs, LLC Monahan, TX/USA	7.866%	None	Best Made Designs, LLC (50%)
Johnny Jordan Monahans, TX/USA	Retired	Director	None	Limited Partner- BMD Properties LTD Monahans, TX/USA	0.135%	None	BMD Properties LTD (49.5%)
Diane McDaniel Monahans, TX/USA	Retired	None	None	President - Fermin's Restaurant, Inc.	24.041%	None	Fermin's Restaurant, Inc. (43.125%)

Form FR Y-6
Sandhills Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State/Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares 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 securities held)
Kent McDaniel Monahans, TX/USA	Trucking	Chairman and Director	None	Pres - Texan Crane and Riggig, Inc.	23.500%	None	Texan Crane and Riggig, Inc. (45%)
				Member - Kent McDaniel, LLC			Kent McDaniel, LLC (100%)
				V. Pres - Fermin's Restaurant, Inc.			Fermin's Restaurant, Inc. (43.125%)
Calvin Phipps Monahans, TX/USA	Retired	Director	None	NA	3.742%	None	Diablo Boat Storage, Inc. (50%) Dutcher Phipps, LLC (50%) Dutcher Phipps Crane and Riggig Co. (25%)
William Riley Monahans, TX/USA	Crane Management	Director	None	NA	2.919%	None	NA

Sanhills Bancshares, Inc.
Annual Report to Shareholders
December 31, 2015

Report Item 1: Annual Report to Shareholders



We're putting "Friendly" back into banking.
Member FDIC

Sandhills Bancshares, Inc.
Meeting of the Shareholders
February 19, 2016

AGENDA

2016 ANNUAL SHAREHOLDERS' MEETING OF SANDHILLS BANCSHARES, INC.

February 19, 2016

1. Call Meeting to Order
2. Welcome
3. Proof of Notice of Meeting
4. Determine Quorum is Present either in Person or by Proxy
5. Review Minutes of the 2015 Shareholders' Meetings
6. Proposal No. 1 – Election of Directors
7. Other Business
8. Voting
9. Results of Voting
10. Adjournment
11. Management Presentation
 - Financial Report (Kirk Dunnam)
 - 2016 And Beyond (Todd Hunt)
 - Concluding Comments (Kent McDaniel and Directors)
12. Questions and Answers

SANDHILLS BANCSHARES, INC.

**Minutes of the Annual
Meeting of the Shareholders**

February 19, 2015

The annual meeting of the shareholders was called to order by Chairman McDaniel at 2:00 p.m. Mr. McDaniel made opening remarks and welcomed the shareholders to the meeting.

Present at the meeting were the Board of Directors of Sandhills Bancshares, Inc, executive officers of Tejas Bank and invited shareholders of Sandhills Bancshares, Inc. (either in person or by proxy). Guests present at the meeting were Faith Wilson and Tracey Ornelas.

Chairman McDaniel appointed Kirk Dunnam as Secretary of the meeting.

Chairman McDaniel appointed Faith Wilson and Tracey Ornelas to act as Inspectors of Election.

Chairman McDaniel made the following statement with regard to Proof of Notice of meeting: The meeting has been called to order on February 19, 2015. A copy of the notice of meeting, related proxy statement and RESOLUTIONS OF THE DIRECTORS OF SANDHILLS BANCSHARES, INC., dated February 4, 2015, will be incorporated into the minutes of this meeting (see attached notice of meeting, proxy statement and resolutions). All shareholders of record at the close of business on February 19, 2015 are entitled to vote at this meeting. A list of shareholders entitled to vote at this meeting has been available, at Tejas Bank 1405 South Stockton, in Monahans, Texas for the past 10 days and is available at the meeting for examination by any shareholder desiring to do so.

Secretary Dunnam informed the Chairman that, based on the number of shares represented at the meeting in person or by proxy, a quorum existed. As a result, Chairman McDaniel declared the meeting to be duly convened for the purposes of transacting business.

Secretary Dunnam made the following motion: I hereby nominate and make a motion for election as directors of Sandhills Bancshares, Inc., to serve for terms expiring on the date of the annual meeting of Sandhills Bancshares, Inc. in 2016 and until their respective successors are duly elected and qualified, the following individuals:

Sandhills Bancshares, Inc.
Minutes of the Annual Meeting of the Shareholders
February 19, 2015

- Kent McDaniel – Chairman
- Sammy McDaniel
- Bob Crenshaw
- Kirk Dunnam – Secretary
- Kenny Dutcher
- Bryan Heflin
- Todd Hunt
- Johnny Jordan
- William Riley
- Calvin Phipps

The nominations and motion were duly seconded by Sammy McDaniel. As a result of the motion and second, Chairman McDaniel declared the polls open and for the vote to be tabulated.

Secretary Dunnam reported that, as a result of the voting, each of the 10 directors nominees was approved and made the following motion: Mr. Chairman, the Secretary moves that the following resolution be adopted:

RESOLUTION

RESOLVED, that the following persons are hereby elected directors of Sandhills Bancshares, Inc. to manage the business and affairs of Sandhills Bancshares, Inc. until the next annual meeting of shareholders and until their successors are duly appointed and qualified unless otherwise removed in accordance with the Certificate of Formation and Bylaws or other applicable laws or regulations:

- Kent McDaniel – Chairman
- Sammy McDaniel
- Bob Crenshaw
- Kirk Dunnam – Secretary
- Kenny Dutcher
- Bryan Heflin
- Todd Hunt
- Johnny Jordan
- William Riley
- Calvin Phipps

Sandhills Bancshares, Inc.
Minutes of the Annual Meeting of the Shareholders
February 19, 2015

The above motion was duly seconded by Mr. Riley and by acclamation of the shareholders (either in person or by proxy) was adopted.

Chairman McDaniel adjourned the meeting at 2:30 p.m.

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**SANDHILLS BANCSHARES, INC.
(PARENT COMPANY ONLY)
FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014**

SANDHILLS BANCSHARES, INC.
(PARENT COMPANY ONLY)
BALANCE SHEETS
DECEMBER 31, 2015 AND 2014

	2015	2014
ASSETS		
ASSETS		
Cash in bank	\$ 2,531	\$ 2,531
Investment in Tejas Bank	15,844,881	15,861,093
TOTAL ASSETS	\$ 15,847,412	\$ 15,863,624
LIABILITIES AND STOCKHOLDERS' EQUITY		
LIABILITIES		
Interest payable	\$ 1,590	\$ 1,950
Notes payable to stockholders	1,209,492	1,483,394
TOTAL LIABILITIES	1,211,082	1,485,344
STOCKHOLDERS' EQUITY		
Common Stock, \$1 par value; 7,500,000 shares authorized; 1,036,600 shares issued and outstanding	1,036,600	1,036,600
Additional paid-in capital	8,863,401	8,863,401
Retained earnings	4,442,836	3,939,856
Accumulated other comprehensive income (loss)	293,493	538,423
TOTAL STOCKHOLDERS' EQUITY	14,636,330	14,378,280
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 15,847,412	\$ 15,863,624

For internal management purposes only.

SANDHILLS BANCSHARES, INC.
(PARENT COMPANY ONLY)
STATEMENTS OF INCOME AND RETAINED EARNINGS
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

	<u>2015</u>	<u>2014</u>
OPERATING EXPENSES		
Interest expense	\$ 58,976	\$ 69,524
Amortization of acquisition costs	-	44,110
	<u>58,976</u>	<u>113,634</u>
TOTAL OPERATING EXPENSES		
	<u>58,976</u>	<u>113,634</u>
(LOSS) FROM OPERATIONS BEFORE EQUITY IN EARNINGS OF SUBSIDIARY	(58,976)	(113,634)
EARNINGS OF TEJAS BANK	<u>3,507,956</u>	<u>2,905,369</u>
NET INCOME	3,448,980	2,791,735
BEGINNING RETAINED EARNINGS	3,939,856	2,738,121
Dividends	<u>(2,946,000)</u>	<u>(1,590,000)</u>
ENDING RETAINED EARNINGS	<u><u>\$ 4,442,836</u></u>	<u><u>\$ 3,939,856</u></u>

**TEJAS BANK
COMPARATIVE FINANCIAL STATEMENTS**

FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

TEJAS BANK
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2015 AND 2014

	2015	2014
ASSETS		
CASH AND CASH EQUIVALENTS		
Cash		
Cash	\$ 1,587,731	\$ 2,876,556
ATM Cash Account	60,000	100,000
Unposted Items	-	1,202
Total Cash	1,647,731	2,977,758
Due From Banks		
Federal Home Loan Bank	1,154	783
Federal Reserve Bank	2,297	2,297
The BankersBank	1,897,860	2,236,165
The IndependentBankers Bank	910,731	870,627
Clearings	(50,451)	(31,502)
Total Due from Banks	2,761,591	3,078,370
Federal Funds Sold	17,165,000	12,810,000
TOTAL CASH AND CASH EQUIVALENTS	21,574,322	18,866,128
INTEREST-BEARING DEPOSITS IN BANKS		
Money Market Account	3,245,964	2,934,667
Certificates of Deposit	598,000	100,000
TOTAL INTEREST-BEARING DEPOSITS IN BANKS	3,843,964	3,034,667
SECURITIES AVAILABLE FOR SALE		
U.S. Government Agency Securities	-	3,500,000
Mortgage-backed Securities	9,554,185	13,152,854
State, County and Municipal Securities	6,000,000	5,000,000
Unamortized Premium on Securities	326,766	435,795
Unaccreted Discount on Securities	(44,376)	(72,715)
Unrealized Gain (Loss) on Available for Sale Securities	293,493	538,423
TOTAL SECURITIES AVAILABLE FOR SALE	16,130,068	22,554,357
EQUITY SECURITIES, AT COST		
Federal Home Loan Bank Capital Stock	59,300	51,300
The Independent BankersBank Capital Stock	20,000	20,000
TOTAL EQUITY SECURITIES, AT COST	79,300	71,300

TEJAS BANK
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2015 AND 2014

	2015	2014
LOANS		
Personal Loans	4,293,745	6,404,605
Municipal Loans	2,719,021	1,445,903
Business Loans	25,803,786	30,138,376
Agricultural Loans	7,333,680	5,081,330
Residential Real Estate Loans	9,329,042	15,243,711
Real Estate Loans	31,218,097	32,502,950
Overdrafts	12,580	16,220
TOTAL LOANS	80,709,951	90,833,095
ALLOWANCE FOR LOAN LOSSES	(913,954)	(907,707)
LOANS, NET OF ALLOWANCE FOR LOAN LOSSES	79,795,997	89,925,388
BUSINESS MANAGER RECEIVABLES	3,107,549	5,424,509
PREMISES AND EQUIPMENT		
Land	116,737	246,221
Banking House	1,274,015	2,194,924
Furniture and Fixtures	837,738	1,567,207
Accumulated Depreciation	(580,860)	(1,169,138)
TOTAL PREMISES AND EQUIPMENT, NET	1,647,630	2,839,214
OTHER ASSETS		
Prepaid Expenses	165,256	193,623
Interest Receivable Investments	139,125	167,610
Interest Receivable Loans	374,306	365,935
Other Assets	579,835	482,236
Cash Surrender Value Life Insurance	2,063,567	2,008,203
Goodwill	2,299,397	2,299,397
TOTAL OTHER ASSETS	5,621,486	5,517,004
TOTAL ASSETS	\$ 131,800,316	\$ 148,232,567

TEJAS BANK
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2015 AND 2014

	2015	2014
LIABILITIES AND STOCKHOLDER'S EQUITY		
DEPOSITS		
Non-interest Bearing Deposits		
Demand Deposits	\$ 28,657,836	\$ 38,922,310
DDA Nonpost	<u>(255,793)</u>	<u>(2,039)</u>
Total Non-interest Bearing Deposits	<u>28,402,043</u>	<u>38,920,271</u>
Interest-bearing Deposits		
Checking Plus Interest Accounts	16,199,330	25,368,515
Money Market Accounts	32,129,408	25,572,997
Savings Deposits	6,233,300	8,590,407
Certificates of Deposit	2,913,820	3,572,254
Certificates of Deposit > 100k	<u>29,900,768</u>	<u>30,252,406</u>
Total Interest-bearing Deposits	<u>87,376,626</u>	<u>93,356,579</u>
 TOTAL DEPOSITS	 <u>115,778,669</u>	 <u>132,276,850</u>
ACCRUED EXPENSES AND OTHER LIABILITIES		
Other Liabilities	154,988	59,957
Interest Payable Deposits	<u>21,778</u>	<u>34,667</u>
 TOTAL ACCRUED EXPENSES AND OTHER LIABILITIES	 <u>176,766</u>	 <u>94,624</u>
 TOTAL LIABILITIES	 <u>115,955,435</u>	 <u>132,371,474</u>
 STOCKHOLDER'S EQUITY		
Common Stock	75,000	75,000
Additional Paid-in Capital	11,446,701	11,446,701
Retained Earnings	4,029,687	3,800,969
Accumulated Other Comprehensive Income	<u>293,493</u>	<u>538,423</u>
 TOTAL STOCKHOLDER'S EQUITY	 <u>15,844,881</u>	 <u>15,861,093</u>
 TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	 <u>\$ 131,800,316</u>	 <u>\$ 148,232,567</u>

TEJAS BANK
STATEMENTS OF INCOME
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

	2015	2014
INTEREST AND DIVIDEND INCOME		
Interest and Fees on Loans	\$ 4,646,270	\$ 4,753,336
Interest on Securities Available for Sale	582,586	633,592
Other Interest and Dividends	47,027	41,732
TOTAL INTEREST AND DIVIDEND INCOME	5,275,883	5,428,660
INTEREST EXPENSE	428,333	409,043
NET INTEREST INCOME	4,847,550	5,019,617
PROVISION FOR LOAN LOSSES	159,700	164,833
NET INTEREST INCOME, AFTER PROVISION FOR LOAN LOSSES	4,687,850	4,854,784
NON-INTEREST INCOME		
Business Manager Fees, net	506,710	647,320
Gain on Sale of Branch	1,012,817	-
Other Non-interest Income	548,841	674,157
NON-INTEREST INCOME	2,068,368	1,321,477
NON-INTEREST EXPENSES		
Salaries and Employee Benefits	1,623,459	1,616,794
Occupancy	238,555	282,375
Other General and Administrative	1,386,248	1,371,723
TOTAL NON-INTEREST EXPENSES	3,248,262	3,270,892
NET INCOME	\$ 3,507,956	\$ 2,905,369

TEJAS BANK SINCE INCEPTION

	YE 2009	YE 2010	YE 2011	YE 2012	YE 2013	YE 2014	YE 2015
Total Loans	\$ 13,382,406	\$ 32,810,397	\$ 41,667,607	\$ 57,081,736	\$ 74,866,382	\$ 90,833,095	\$ 80,709,951
Total Deposits	21,669,958	57,004,829	72,767,234	96,299,483	113,821,118	132,276,849	115,778,669
Total Assets	28,624,239	66,527,343	83,685,237	110,238,773	128,032,199	148,232,567	131,800,316
Total Stockholder Equity	6,824,690	9,435,826	10,656,707	13,631,403	14,166,629	15,861,093	15,844,881
Net Income (Pre Tax)	18,874	71,420	1,073,508	1,475,758	2,099,182	2,905,369	3,507,956

