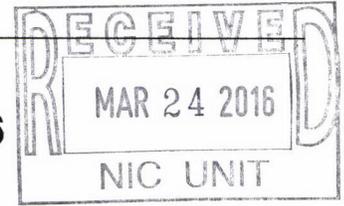


Board of Governors of the Federal Reserve System



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, Landon Lowry

Name of the Holding Company Director and Official

Director / Secretary

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

MTA Bancshares, Inc.

Legal Title of Holding Company

601 N. Hwy 175 P.O. Box 909

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

Seagoville

TX

75159

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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:

Landon Lowry

Director / Secretary

Name

Title

972-287-2030

Area Code / Phone Number / Extension

972-287-2476

Area Code / FAX Number

llowry@homebanktx.com

E-mail Address

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 4276344
C.I. _____

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

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.

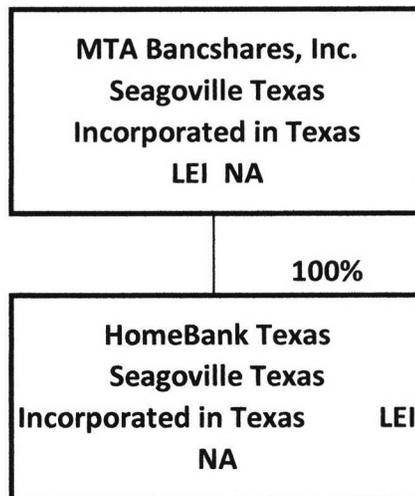
<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary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

**MTA Bancshares, Inc.
Seagoville, Texas
Fiscal Year Ending December 31, 2015**

**Report Item 1:
The Bank Holding Company does not prepare
an annual report for its securities holders**

**Report Item 2:
Organizational Chart**



Results: A list of branches for your depository institution: HOMEBANK TEXAS (ID_RSSD: 522669). This depository institution is held by MTA BANCSHARES, INC. (4276344) of SEAGOVILLE, 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)	522669	HOMEBANK TEXAS	601 NORTH HIGHWAY 175	SEAGOVILLE	TX	75159-09	DALLAS	UNITED STATES	11144	0	HOMEBANK TEXAS	522669	
OK		Full Service	777357	BUCKNER BANKING CENTER	3637 N. BUCKNER BLVD	DALLAS	TX	75228	DALLAS	UNITED STATES	11974	2	HOMEBANK TEXAS	522669	
OK		Full Service	378391	ROCKWALL BRANCH	105 EAST RALPH HALL PARKWAY	ROCKWALL	TX	75032	ROCKWALL	UNITED STATES	477413	3	HOMEBANK TEXAS	522669	
OK		Limited Service	233965	DETACHED FACILITY	401 GLENDALE AVENUE	SEAGOVILLE	TX	75159	DALLAS	UNITED STATES	240540	1	HOMEBANK TEXAS	522669	

Form FR Y-6

**MTA BancShares, Inc.
Seagoville, Texas
Fiscal Year Ending
December 31, 2015**

Report Item 3: Securities holders

(1)(a)(b)(c)

(2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end

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 end

(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
Mark Andrews Heath, TX, USA	USA	151,488 Shares 100% Common Stock		None	

AMENDED
A OCT 19 2016

Form FR Y-6
 MTA BancShares, Inc.
 Seagoville, Texas
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders (1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name City, State Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List other companies (include partnerships if 25% or more of voting securities are held)
Mark Andrews Heath, TX, USA	Tax Consultant	Director and President	Director /Ch.of Bd. HomeBank Texas	Mark Andrews & Co dba KEA & Company President	100%	*100%	Mark Andrews & Co 100% Axton's Bass City 75% Green River Resources, Inc. 49% Marksquared Investments, LLC 50% Lake Ray Hubbard Construction, LLC 100%
Kyle Fisher Heath, TX, USA	Tax Consultant	Director	Director HomeBank Texas	Mark Andrews & Co dba KEA & Company Exec. Vice President	None	None	Genesis Millwork LLC 100% TEAX, LLC 100%
Landon Lowry Dallas, TX, USA	Banker	Director and Secretary	Director President & CEO HomeBank Texas	None	None	None	Lowry Cattle 50%

* Mark Andrews owns 100% of MTA Bancshares, Inc which owns 100% of HomeBank Texas