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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5488(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Jan Mills

Name of the Holding Company Director and Official

Secretary / Treasurer / Director

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

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

<table>
<thead>
<tr>
<th>RSSD ID</th>
<th>C.I.</th>
</tr>
</thead>
</table>

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

December 31, 2016

Month / Day / Year

N/A

Reporters's Legal Entity Identifier (LEI)(20 Character LEI Code)

Reporters's Name, Street, and Mailing Address

ETEX Banco, Inc.

Legal Title of Holding Company

P. O. Box 29

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

Winsnboro TX 75494

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jana Broussard

CPA

Name Title

903-597-6311

Area Code / Phone Number / Extension

903-597-0343

Area Code / FAX Number

jbr oussard@henrypeters.com

E-mail Address

www.fnbwinnsboro.com

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

0=No

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ☐

2. a letter justifying this request has been provided separately ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

12/2016
Report Item

1:  N/A – The holding company does not issue an annual report to shareholders.

2a: Organization Chart

ETEX Banco, Inc.
(LEI: None)
Winnsboro, TX
Incorporated: Texas

55% Ownership

The First National Bank of Winnsboro
(LEI: None)
Winnsboro, TX
Incorporated: Texas

2b: Domestic branch listing provided to the Federal Reserve Bank.
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.
- **Delete**: If a branch listed was never owned by this depository institution, enter ‘Delete’ in the Data Action 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.
- **Add**: If a reportable branch is missing, insert a new 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 copy of this report 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.

Data Format Requirements:
- FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID, RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID, RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>5/1/2017</td>
<td>Full Service (Head Office)</td>
<td>501767</td>
<td>FIRST NATIONAL BANK OF WINNSBORO, THE</td>
<td>115 NORTH MAIN STREET</td>
<td>WINNSBORO</td>
<td>TX</td>
<td>75494</td>
<td>WOOD COUNTY</td>
<td>UNITED STATES</td>
<td>3805</td>
<td>FIRST NATIONAL BANK OF WINNSBORO, THE</td>
<td>501767</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>5/1/2017</td>
<td>Full Service</td>
<td>2649841</td>
<td>WINONA-OWENTOWN BRANCH</td>
<td>1110 STATE HIGHWAY 155 NORTH, WAY 155 AND HWY 271</td>
<td>WINONA</td>
<td>TX</td>
<td>75792</td>
<td>SMITH COUNTY</td>
<td>UNITED STATES</td>
<td>20781</td>
<td>FIRST NATIONAL BANK OF WINNSBORO, THE</td>
<td>501767</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
### Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016</th>
<th>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 12-31-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name &amp; Address (City, State, Country)</strong></td>
<td><strong>Country of Citizenship or Incorporation</strong></td>
</tr>
<tr>
<td>Marion Marr</td>
<td>Tyler, Texas, USA</td>
</tr>
<tr>
<td>Gordon Wilkinson</td>
<td>Winnsboro, Texas, USA</td>
</tr>
<tr>
<td>Pam Smith</td>
<td>Quitman, Texas, USA</td>
</tr>
<tr>
<td>Wade Satterwhite</td>
<td>Winnsboro, Texas, USA</td>
</tr>
<tr>
<td>Jan Mills</td>
<td>Winnsboro, Texas, USA</td>
</tr>
<tr>
<td>Steve Van Dusen</td>
<td>Athens, Texas, USA</td>
</tr>
<tr>
<td>Donna Marie Vandusen</td>
<td>Flint, Texas, USA</td>
</tr>
<tr>
<td>NONE</td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

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

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) 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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>W. Benton Bryant Yantis, Texas, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
<td>N/A</td>
<td>4.88%</td>
<td>0.887% (First National Bank of Winnsboro) (1)</td>
<td></td>
</tr>
<tr>
<td>Melissa Wages Bedford, Texas, USA</td>
<td>Benefits Specialist</td>
<td>President / Director</td>
<td>Director / Vice-Chairman (First National Bank of Winnsboro)</td>
<td>Partner (Rainwater Property Investments, LP)</td>
<td>3.64%</td>
<td>0.098% (First National Bank of Winnsboro)</td>
<td>Rainwater Property Investments, LP (50%)</td>
</tr>
<tr>
<td>Marion Marr Tyler, Texas, USA</td>
<td>N/A</td>
<td>Director</td>
<td>None</td>
<td>Shareholder (KCTV Nursing Center)</td>
<td>29.21%</td>
<td>0.29% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Jan Mills Winnsboro, Texas, USA</td>
<td>Banking</td>
<td>Secretary / Treasurer / Director</td>
<td>President / Chairman / Director (First National Bank of Winnsboro)</td>
<td>None</td>
<td>6.67%</td>
<td>1.1% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Wade Satterwhite Winnsboro, Texas, USA</td>
<td>Banking</td>
<td>Director / Vice President</td>
<td>Senior Vice President / Director (First National Bank of Winnsboro)</td>
<td>None</td>
<td>6.75%</td>
<td>1.33% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Names &amp; Address (City, State, Country)</td>
<td>Principal Occupation if other than with holding company</td>
<td>Title &amp; Position with holding company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Percentage of Voting Securities in holding company</td>
<td>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</td>
<td>Percentage of Voting Securities in Other Businesses (include names of other businesses)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Gordon Wilkinson, Winnsboro, Texas, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>26.67%</td>
<td>0.075%</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

(1) Includes shares held by The Bryant Family Trust. Co-trustees: W. Benton Bryant and Carolyn Bryant (spouse).
Mr. Bryant died in 2016. As of 12/31/16, the shares were still in his name as his estate had not requested a change.

(2) Includes shares held by The Marion W. Marr Trust. Trustee: Marion Marr.