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 6(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 5468(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 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. 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, Glen Thurman

Name of the Holding Company Director and Official

President

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

03/30/2017

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

RSSLID

C.I.

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

December 31, 2016

Month / Day / Year

N/A

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

Reynolds, Teague, Thurman Financial Corp.

Legal Name of Holding Company

P.O. Box 128

Physical Location (if different from mailing address)

Moody TX 76557

Area Code / Phone Number / Extension

101 7th Street (7th & Avenue D), Moody, TX 76557

Email Address

gthurman@fnbmoody.com

Is confidential treatment requested for any portion of this report submission? 0

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

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

☐ 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."
Report Item

1: a. The BHC is not required to prepare form 10K with the SEC.
1: b. The BHC does not prepare an annual report for its Shareholders.

2: Organization Chart

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Reynolds, Teague Thurman Financial Corp.
Moody, Texas
incorporated in Texas

100%

The First National Bank of Moody
Moody Texas
incorporated in Texas
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No Entity has a LEI
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.

Close: If the branch listed is closed on or after the date entered in the Effective Date column, enter "Close" 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.

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.

None:
To satisfy the FR Y-10D reporting requirements, you must also submit FR Y-10D Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10D report may be submitted in a hardcopy format or via the FR Y-10D Online application - https://y10online.federalreserve.gov.

* FDIC Uniform, 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>Branch Name (Full Service)</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC Uniform*</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></td>
<td>Full Service (Head Office)</td>
<td>108269</td>
<td>FIRST NATIONAL BANK OF MOODY, THE</td>
<td>7TH STREET AT AVENUE O</td>
<td>MOODY</td>
<td>TX</td>
<td>75457</td>
<td>MAURINE</td>
<td>UNITED STATES</td>
<td>2273</td>
<td>10</td>
<td>FIRST NATIONAL BANK OF MOODY, THE</td>
<td>108269</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Shareholders
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address</th>
<th>(1)(b) Country of Citizenship</th>
<th>(1)(c) Number &amp; Percentage of each class of voting securities</th>
<th>(2)(a) Name &amp; Address</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number &amp; Percentage of each class of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glen Thurman Moody, Texas</td>
<td>USA</td>
<td>152 31.40% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russell Thurman Austin Texas</td>
<td>USA</td>
<td>84 17.36% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary Reeves Dallas Texas</td>
<td>USA</td>
<td>82 16.94% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mace Thurman III Austin Texas</td>
<td>USA</td>
<td>82 16.94% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brian M White Austin Texas</td>
<td>USA</td>
<td>80 16.53% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address</td>
<td>Principal Occupation</td>
<td>Title &amp; Position with BHC</td>
<td>Title &amp; Position with Subsidiaries</td>
<td>Percentage of Voting shares in BHC</td>
<td>Percentage of Voting shares in Subsidiaries</td>
</tr>
<tr>
<td>------------------------</td>
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<td>----------------------------------------------------------------</td>
<td>-------------------------------------------------------------</td>
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<td>-------------------------------------------</td>
</tr>
<tr>
<td>Glen Thurman</td>
<td>Banker</td>
<td>Director &amp; Chairman &amp; President</td>
<td>Partner Enfield Partners</td>
<td>31.40%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Moody, Texas, USA</td>
<td></td>
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</tr>
<tr>
<td>Russell Thurman</td>
<td>Real Estate Appraiser/Broker</td>
<td>Director</td>
<td>Director The First National Bank of Moody</td>
<td>17.36%</td>
<td>None</td>
</tr>
<tr>
<td>Austin, Texas, USA</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Mary Reeves</td>
<td>Retired Teacher</td>
<td>Director &amp; Vice President</td>
<td>Director The First National Bank of Moody</td>
<td>16.94%</td>
<td>None</td>
</tr>
<tr>
<td>Dallas, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mace Thurman III</td>
<td>Retired Investments</td>
<td>Director</td>
<td>Director The First National Bank of Moody</td>
<td>16.94%</td>
<td>None</td>
</tr>
<tr>
<td>Austin, Texas, USA</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Brian M White</td>
<td>Attorney</td>
<td>Director</td>
<td>Director The First National Bank of Moody</td>
<td>16.53%</td>
<td>None</td>
</tr>
<tr>
<td>Austin, Texas, USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Karen Williamson</td>
<td>Banker</td>
<td>Secretary</td>
<td>Director &amp; Board Sec. &amp; Sr Vice President The First National Bank of Moody</td>
<td>0.41%</td>
<td>None</td>
</tr>
<tr>
<td>Moody, Texas, USA</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>