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 629 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

 disagmson of the 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 3286321

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)

Reporter’s Name, Street, and Mailing Address

Waggoner National Bancshares, Inc.

Legal Title of Holding Company

1818 Texas Street/P.O. Box 2271

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

Vernon TX 76385-2271

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John Quintero V.P. & Secretary

Name Title

940-225-1688

Area Code / Phone Number / Extension

940-553-3674

Area Code / FAX Number

john@wnbvernon.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ☐ No ☒ Yes

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.
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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</thead>
<tbody>
<tr>
<td>Vernon Bancshares, Inc.</td>
<td>Legal Title of Subsidiary Holding Company</td>
</tr>
<tr>
<td>Legal Title of Subsidiary Holding Company</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>1818 Texas Street/ P.O. Box 2271</td>
<td>City</td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>State</td>
</tr>
<tr>
<td>Vernon TX 76385</td>
<td>Zip Code</td>
</tr>
<tr>
<td>103 Foulk RD. Suite 202 Wilmington, DE 19803</td>
<td>Physical Location (if different from mailing address)</td>
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</tbody>
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12/2012
WAGGONER NATIONAL BANCSHARES, INC. FORM FR Y-6

PLEASE FIND THE ATTACHED AS REQUESTED FOR THE CLOSING PERIOD 12/31/16.

1. ITEM 1: ANNUAL REPORTS ARE NOT CREATED FOR OUR SHAREHOLDERS.
2. ITEM 2A: ORGANIZATIONAL CHART ATTACHED.
3. ITEM 2B DOMESTIC BRANCH LISTING VERIFIED AND EMAILED ON March 15, 2017 PER FR Y-6 CHECKLIST.
4. ITEM 3: SECURITIES HOLDERS ATTACHED FOR WAGGONER NATIONAL BANCSHARES INC. AND VERNON BANCSHARES INC.
5. ITEM 4: INSIDERS ATTACHED FOR WAGGONER NATIONAL BANCSHARES, INC AND VERNON BANCSHARES, INC.
ITEM 2A. ORGANIZATION CHART 12-31-16.

1. WAGGONER NATIONAL BANCSHARES INC. OWNS 100% OF VERNON BANCSHARES, INC., A DELAWARE CORPORATION. VERNON BANCSHARES, INC. IN TURN OWNS 100% OF THE WAGGONER NATIONAL BANK.

WAGGONER NATIONAL BANCSHARES, INC.
VERNON, TX. USA
INCORPORATED IN TEXAS
LEI # - N/A

VERNON BANCSHARES INC. (100%)
WILMINGTON, DE. USA
INCORPORATED IN DELAWARE
LEI# - N/A

THE WAGGONER NATIONAL BANK OF VERNON (100%)
VERNON, TX. USA
INCORPORATED IN TEXAS
LEI# - N/A
REPORT ITEM 3: SECURITIES HOLDERS, WAGGONER NATIONAL BANCSHARES, INC.
WITH OWNERSHIP, CONTROL, OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE
ON 12-31-16. NO SECURITIES HOLDERS HOLDS OPTIONS, WARRANTS, OR OTHER
RIGHTS THAT CAN BE CONVERTED OR EXERCISED FOR VOTING SECURITIES.

(1)

ESTATE OF JOE CHAT SUMNER
VERNON, TEXAS 76384 USA
UNITED STATES ENTITY
8,500 SHARES COMMON STOCK, 9.66% OF TOTAL OUTSTANDING.

LINDA LOCKETT CHESLAK
FREDERICKSBURG, TEXAS 78624 USA
UNITED STATES CITIZEN
7,150 SHARES COMMON STOCK, 8.12% OF TOTAL OUTSTANDING.

DON STREIT
VERNON, TEXAS 76384 USA
UNITED STATES CITIZEN
5,600 SHARES OF COMMON STOCK, 6.36% OF TOTAL OUTSTANDING.

(2) DURING FISCAL YEAR. N/A
REPORT ITEM 3: SECURITIES HOLDERS, VERNON BANCSHARES, INC. A DELAWARE CORPORATION WITH OWNERSHIP, CONTROL, OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE ON 12-31-16. NO SECURITIES HOLDERS HOLDS OPTIONS, WARRANTS, OR OTHER RIGHTS THAT CAN BE CONVERTED OR EXERCISED FOR VOTING SECURITIES.

(1)

WAGGONER NATIONAL BANCSHARES, INC.
VERNON, TEXAS 76385-2271

USA CORPORATION

1,000 SHARES COMMON STOCK, 100% OF TOTAL OUTSTANDING.

(2) NOT APPLICABLE.