

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 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. 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.

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

I, John D. Howard

Name of the Holding Company Director and Official

President and CEO

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.

TrustTexas Mutual Holding Company

Legal Title of Holding Company

P. O. Box 808

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

Cuero TX 77954

City State Zip Code

121 E. Courthouse

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:

Bryan K. Haun Executive Vice President

Name Title

361*275-2345

Area Code / Phone Number / Extension

361-277-6146

Area Code / FAX Number

bhaun@TrustTexasBank.com

E-mail Address

N/A

Signature of Holding Company Director and Official

03/02/2017

Date of Signature

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

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. _____

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

0=No	1=Yes
	0

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."

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.

TrustTexas Financial Group, Inc.
 Legal Title of Subsidiary Holding Company

P. O. Box 808
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Cuero	TX	77954
City	State	Zip Code

121 E. Courthouse
 Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

N/A
 Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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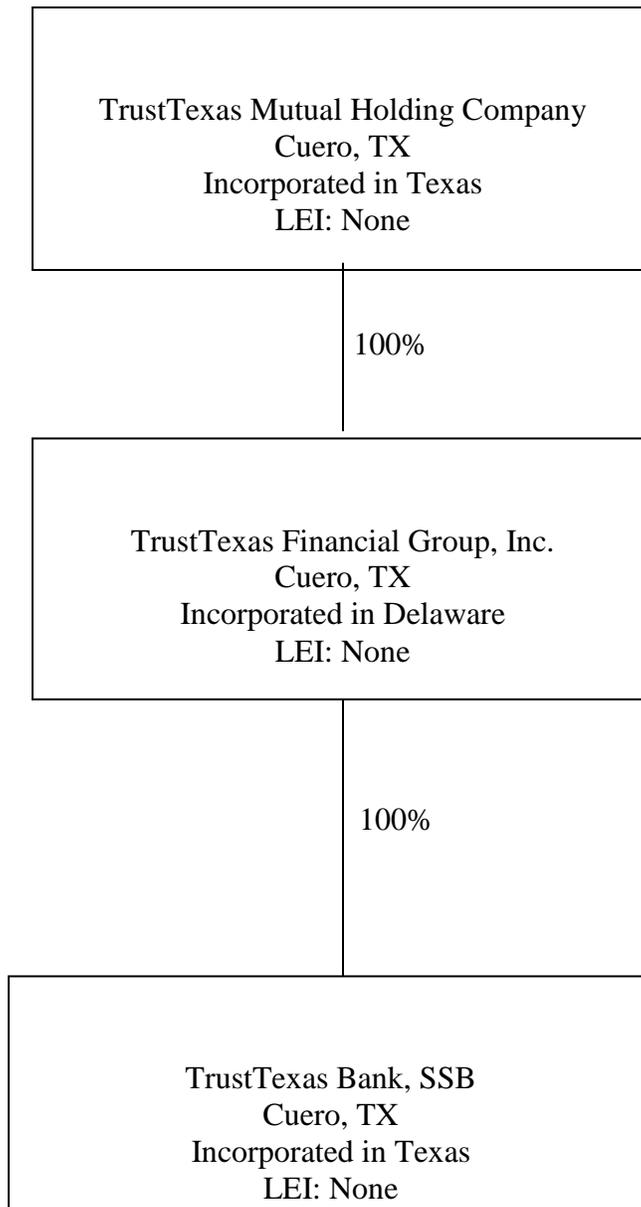
Physical Location (if different from mailing address)

Form FR Y-6

TrustTexas Mutual Holding Company
Cuero, Texas
Fiscal Year Ending December 31, 2016

Report Item

1. Neither bank holding company prepares an annual report to shareholders.
2. Organizational Chart



- 2b: Domestic Branch listing on following page – no changes.

Results: A list of branches for your depository institution: TRUSTTEXAS BANK, S.S.B. (ID_RSSD: 539872).
 This depository institution is held by TRUSTTEXAS MUTUAL HOLDING COMPANY (3601332) of CUERO, TX.
 The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

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	FCIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	539872	TRUSTTEXAS BANK, S.S.B.	121 EAST COURTHOUSE STREET	CUERO	TX	77954	DEWITT	UNITED STATES	41349	0	TRUSTTEXAS BANK, S.S.B.	539872	
OK		Full Service	3975855	KYLE BRANCH	4625 RATCLIFFE DRIVE	KYLE	TX	78640	HAYS	UNITED STATES	501274	6	TRUSTTEXAS BANK, S.S.B.	539872	
OK		Full Service	4727574	NEW BRAUNFELS BRANCH	2085 CENTRAL PLAZA	NEW BRAUNFELS	TX	78130	COMAL	UNITED STATES	Not Required	Not Required	TRUSTTEXAS BANK, S.S.B.	539872	
OK		Full Service	2661580	VICTORIA-LAURENT BRANCH	2109 N LAURENT	VICTORIA	TX	77901	VICTORIA	UNITED STATES	268041	2	TRUSTTEXAS BANK, S.S.B.	539872	
OK		Full Service	2661599	VICTORIA-SAM HOUSTON BRANCH	2701 SAM HOUSTON	VICTORIA	TX	77904	VICTORIA	UNITED STATES	268042	3	TRUSTTEXAS BANK, S.S.B.	539872	
OK		Full Service	2661571	YORKTOWN BRANCH	225 E MAIN	YORKTOWN	TX	78164	DEWITT	UNITED STATES	268040	1	TRUSTTEXAS BANK, S.S.B.	539872	

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TrustTexas Mutual Holding Company
Cuero, Texas
Fiscal Year Ending December 31, 2016

Report Item

3. Securities Holders – This company is mutually owned and has no securities holders. Ownership rests with the depositors of TrustTexas Bank, SSB. No depositors have the ability to vote anywhere near 5% of the total votes eligible to be cast at any election.

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TrustTexas Financial Group, Inc.
Cuero, Texas
Fiscal Year Ending December 31, 2016

Report Item

3. Securities Holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2016

(1)(a) Name and Address

TrustTexas Mutual Holding Company
Cuero, Texas

(1)(b) Country of Citizenship or Incorporation

USA

(1)(c) Number and Percentage of Each Class of Voting Securities

10,000 – 100% Common Stock

Shareholders 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

None

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TrustTexas Mutual Holding Company
Fiscal Year Ending December 31, 2016

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

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Gregory W. Gossett Cuero, Texas	Feed Milling	Director	Director, Chairman of TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	Owner – Allied Feeds, Inc.	None	None	Gossett Family Trust 33%
Barry A. Wineinger Cuero, Texas	Retired-Optometrist	Director	Director, Vice-Chairman of TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Raymond Reese Cuero, Texas	Attorney	Director	Director, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	Partner – Dietze & Reese, Attorneys	None	None	None
Kenneth W. Stimson Victoria, Texas	Furniture Sales	Director, Vice-Chairman of Board	Director, Vice-Chairman of TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
William E. Howard Victoria, Texas	Retired-Banking	Director	Director, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
John D. Howard Victoria, Texas	Banking	Director, President & CEO	Director, President & CEO, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Shay Iacononelli, Cuero, Texas	Banking	Director, Exec. Vice President, Marketing	Director, Exec. Vice President, Marketing, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Sara Teague Victoria, Texas	Banking	Executive Vice President, Chief Information Officer	Executive Vice President, Chief Information Officer, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None

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TrustTexas Mutual Holding Company
Fiscal Year Ending December 31, 2016

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

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Bryan Haun Cuero, Texas	Banking	Exec. Vice President, CFO	Exec. Vice President, CFO, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None
Cheryl Bramlette Cuero, Texas	Banking	Senior Vice President, Secretary	Senior Vice President, Secretary, TrustTexas Financial Group, Inc. and TrustTexas Bank, SSB	N/A	None	None	None

Form FR Y-6
TrustTexas Financial Group, Inc.
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

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

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
TrustTexas Mutual Holding Company Cuero, Texas	N/A	N/A	100% owner of TrustTexas Financial Group, Inc.	N/A	100%	N/A	N/A
Gregory W. Gossett Cuero, Texas	Feed Milling	Director, Chairman of Board	Director, Chairman of Board of TrustTexas Bank, SSB	Owner – Allied Feeds, Inc.	None	None	Gossett Family Trust 33%
Barry A. Wineinger Cuero, Texas	Retired-Optometrist	Director, Vice-Chairman of Board	Director, Vice-Chairman of TrustTexas Bank, SSB	N/A	None	None	None
Raymond Reese Cuero, Texas	Attorney	Director	Director, TrustTexas Bank, SSB	Partner – Dietze & Reese, Attorneys	None	None	None
Kenneth W. Stimson Victoria, Texas	Furniture Sales	Director, Vice-Chairman of Board	Director, TrustTexas Bank, SSB	N/A	None	None	None
William E. Howard Victoria, Texas	Retired-Banking	Director	Director, TrustTexas Bank, SSB	N/A	None	None	None
John D. Howard Victoria, Texas	Banking	Director, President & CEO	Director, President & CEO, TrustTexas Bank, SSB	N/A	None	None	None
Shay Iacononelli, Cuero, Texas	Banking	Director, Executive Vice President, Marketing, Marketing	Director, Executive Vice President, Marketing, TrustTexas Bank, SSB	N/A	None	None	None
Sara Teague Victoria, Texas	Banking	Executive Vice President, Chief Information Officer	Executive Vice President, Chief Information Officer, TrustTexas Bank, SSB	N/A	None	None	None
Bryan Haun Cuero, Texas	Banking	Executive Vice President, CFO	Executive Vice President, CFO, TrustTexas Bank, SSB	N/A	None	None	None
Cheryl Bramlette Cuero, Texas	Banking	Senior Vice President, Secretary	Senior Vice President, Secretary, TrustTexas Bank, SSB	N/A	None	None	None