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), 502, and 611(a); 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.

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 251, 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

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

December 31, 2017

Month / Day / Year

N/A

Reporters' Legal Entity Identifier (LE) (20-Character LEI Code)

Reporters' Name, Street, and Mailing Address

ETEX Banco, Inc.

Legal Title of Holding Company

P. O. Box 18

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

Winnsboro 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

jbroussard@henrpeters.com

E-mail Address

N/A

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

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

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

RSDD ID

C.I.
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: 549300P3IKHVYBR1E510)
Winnsboro, TX
Incorporated: Texas
```

2b: Domestic branch listing provided to the Federal Reserve Bank.
### Results:

A list of branches for your holding company: ETEX BANC, INC. (1302179) of WINNSBORO, TX.

The data are as of 12/31/2017. Data reflects information that was reviewed and processed through 01/04/2018.

### Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.

### 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 closed or closed, enter 'Close' in the Data Action column and the date when this information became valid 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.

### 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](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
--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | ---
**4** | All Service (Head Office) | 400276 | FIRST NATIONAL BANK OF WINNSBORO, THE | 315 NORTH MAIN STREET | WINNSBORO | TX | 75494 | WINNSBORO | TX | 75494 | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WINNSBORO, TX | 501767
**4** | All Service | 440062 | SOUTH TOWN BRANCH | 100 EAST CORE ROAD | WINNSBORO | TX | 75494 | WINNSBORO | TX | 75494 | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WINNSBORO, TX | 501767
**4** | All Service | 268844 | EWOOD, EASTWOOD BRANCH | 11120 STATE HIGHWAY 155 NORTH, HWY 155 AND HWY 271 | EWOOD | TX | 75792 | EWOOD | TX | 75792 | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF WINNSBORO, TX | 501767
<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marion Wilkinson Marr</td>
<td>USA</td>
<td>2,200 - 26.67% Common</td>
</tr>
<tr>
<td>Gordon Wilkinson</td>
<td>USA</td>
<td>2,200 - 26.67% Common</td>
</tr>
<tr>
<td>Pam Smith</td>
<td>USA</td>
<td>600 - 7.27% Common</td>
</tr>
<tr>
<td>Wade Satterwhite</td>
<td>USA</td>
<td>557 - 6.75% Common</td>
</tr>
<tr>
<td>Jan Mills</td>
<td>USA</td>
<td>550 - 6.67% Common</td>
</tr>
<tr>
<td>Steve Van Dusen</td>
<td>USA</td>
<td>550 - 6.67% Common</td>
</tr>
<tr>
<td>Donna Marie Vandusen</td>
<td>USA</td>
<td>430 - 5.21% Common</td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

<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>Melissa Wages</td>
<td>Benefits Specialist</td>
<td>President / Director</td>
<td>Director / Vice-Chairman (First National Bank of Winnsboro)</td>
<td>Senior Account Executive (Marsh &amp; McLennan)</td>
<td>3.64%</td>
<td>0.10% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Jan Mills</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>1.10% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Wade Satterwhite</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>1.37% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Marion Wilkinson Marr</td>
<td>Retired from occupation</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>26.67%</td>
<td>0.07% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
<tr>
<td>Gordon Wilkinson</td>
<td>Retired from occupation</td>
<td>Principal securities holder</td>
<td>N/A</td>
<td>N/A</td>
<td>26.67%</td>
<td>0.075% (First National Bank of Winnsboro)</td>
<td>None</td>
</tr>
</tbody>
</table>