

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.

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.*

*Jan Mills*  
 Signature of Holding Company Director and Official

Date of Signature 3/12/18

**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. \_\_\_\_\_

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

**December 31, 2017**

Month / Day / Year

N/A

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

Reporter's 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

315 N. Main St.

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@henrypeters.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? .....  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."

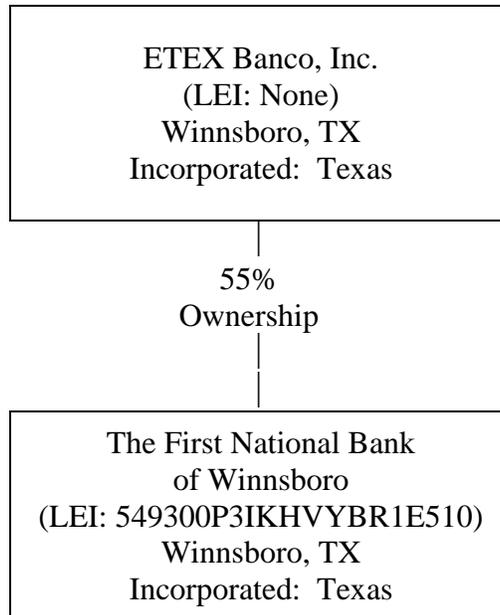
**Form FR Y-6**

**ETEX Banco, Inc.  
Winnsboro, Texas  
Fiscal Year Ending December 31, 2017**

Report Item

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

2a: Organization Chart



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

**Results: A list of branches for your holding company: ETEX BANCO, INC. (1102170) of WINNSBORO, TX.**  
 The data are as of 12/31/2017. Data reflects information that was received 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
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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	501767	FIRST NATIONAL BANK OF WINNSBORO, THE	315 NORTH MAIN STREET	WINNSBORO	TX	75494	WOOD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF WINNSBORO, THE	501767	
OK		Limited Service	440062	SOUTH TOWN BRANCH	100 EAST COKE ROAD	WINNSBORO	TX	75494	WOOD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF WINNSBORO, THE	501767	
OK		Full Service	2649841	WINONA-OWENTOWN BRANCH	11120 STATE HIGHWAY 155 NORTH, HWY 155 AND HWY 271	WINONA	TX	75792	SMITH	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF WINNSBORO, THE	501767	

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ETEX Banco, Inc.  
 Winnsboro, Texas  
 Fiscal Year Ending December 31, 2017

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of fiscal year ending 12-31-2017</u>			Securities Holders <u>not listed in 3(1)(a) through (3)(1)(c)</u> that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2017		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Marion Wilkinson Marr Tyler, Texas, USA	USA	2,200 - 26.67% Common			
Gordon Wilkinson Winnsboro, Texas, USA	USA	2,200 - 26.67% Common			
Pam Smith Quitman, Texas, USA	USA	600 - 7.27% Common		NONE	
Wade Satterwhite Winnsboro, Texas, USA	USA	557 - 6.75% Common			
Jan Mills Winnsboro, Texas, USA	USA	550 - 6.67% Common			
Steve Van Dusen Athens, Texas, USA	USA	550 - 6.67% Common			
Donna Marie Vandusen Flint, Texas, USA	USA	430 - 5.21% Common			

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ETEX Banco, Inc.  
Winnsboro, Texas

Fiscal Year Ending December 31, 2017

**Report Item 4: Insiders**

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

(1)  Names & Address (City, State, Country)	(2)  Principal Occupation if other than with holding company	(3)(a)  Title & Position with holding company	(3)(b)  Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c)  Title & Position with Other Businesses (include names of other businesses)	(4)(a)  Percentage of Voting Securities in holding company	(4)(b)  Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	(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)
Melissa Wages Bedford, Texas, USA	Benefits Specialist	President / Director	Director / Vice-Chairman (First National Bank of Winnsboro)	Senior Account Executive (Marsh & McLennan)	3.64%	0.10% (First National Bank of Winnsboro)	None
Jan Mills Winnsboro, Texas, USA	Banking	Secretary / Treasurer / Director	President / Chairman / Director (First National Bank of Winnsboro)	None	6.67%	1.10% (First National Bank of Winnsboro)	None
Wade Satterwhite Winnsboro, Texas, USA	Banking	Director / Vice President	Senior Vice President / Director (First National Bank of Winnsboro)	None	6.75%	1.37% (First National Bank of Winnsboro)	None
Marion Wilkinson Marr Tyler, Texas, USA	Retired from occupation	Director	None	None	26.67%	0.07% (First National Bank of Winnsboro)	None
Gordon Wilkinson Winnsboro, Texas, USA	Retired from occupation	Principal securities holder	N/A	N/A	26.67%	0.075% (First National Bank of Winnsboro)	None