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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners’ Loan Act. 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.

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
01/29/2016

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 31471353
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year
N/A

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

Reporter’s Name, Street, and Mailing Address

Reynolds, Teague, Thurman Financial Corp.

Legal Title of Holding Company
PO BOX 128

Mailing Address of the Holding Company Street / P.O. Box
Moody, TX 76557

City State Zip Code
101 7th Street (7th & Ave. D), Moody, Texas

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Glen Thurman

Name Title
254-853-2115

Area Code / Phone Number / Extension
254-853-2955

Area Code / FAX Number

gthurman@fnbmoody.com
E-mail Address
N/A

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

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”

☒ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.
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

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

100%

The First National Bank of Moody
Moody Texas
incorporated in Texas
```

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.

**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 out, 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 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 UNICON, Office Number, and ID_RSSID 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_RSSID*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FIDC UNICON*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSID*</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 D</td>
<td>MOODY</td>
<td>TX</td>
<td>76557</td>
<td>McLennan</td>
<td>UNITED STATES</td>
<td>2171</td>
<td>FIRST NATIONAL BANK OF MOODY, THE</td>
<td>108269</td>
<td></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>Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of December 31, 2015</th>
<th>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 December 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name &amp; Address (1)(b) Country of Citizenship (1)(c) Number &amp; Percentage of each class of voting securities</td>
<td>(2)(a) Name &amp; Address (2)(b) Country of Citizenship (2)(c) Number &amp; Percentage of each class of voting securities</td>
</tr>
<tr>
<td>Glen Thurman Moody, Texas USA 152 31.40% Common Stock</td>
<td>None</td>
</tr>
<tr>
<td>Russell Thurman Austin Texas USA 84 17.36% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Mary Reeves Dallas Texas USA 82 16.94% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Mace Thurman III Austin Texas USA 82 16.94% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Brian M White Austin Texas USA 80 16.53% Common Stock</td>
<td></td>
</tr>
</tbody>
</table>
**Reynolds Teague Thurman Financial Corp**  
**Form FR Y 6**  
**December 31, 2015**

Report Item 4: Directors and Officers  
(1) (2) (3)(a)(b)(c) and(4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name &amp; Address</th>
<th>(2) Principal Occupation</th>
<th>(3)(a) Title &amp; Position with BHC</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting shares in BHC</th>
<th>(4)(b) Percentage of Voting shares in Subsidiaries</th>
<th>(4)(c) Other Companies &amp; Percentage of Voting Securities Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gloucestershire, Texas</td>
<td>Banker</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman &amp; President</td>
<td>N/A</td>
<td>31.40%</td>
<td>100.00%</td>
<td>Partnership Enfield Partners 20%</td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td>&amp; President</td>
<td>President &amp; CEO</td>
<td>The First National Bank of Moody Texas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russell Thurman</td>
<td>Real Estate</td>
<td>Director</td>
<td>Director The First National Bank of Moody</td>
<td>N/A</td>
<td>17.36%</td>
<td>None</td>
<td>Partnership Enfield Partners 20%</td>
</tr>
<tr>
<td>Austin, Texas</td>
<td>Appraiser/Broker</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary Reeves</td>
<td>Retired Teacher</td>
<td>Director &amp; Vice</td>
<td>Director The First National Bank of Moody</td>
<td>N/A</td>
<td>16.94%</td>
<td>None</td>
<td>Partnership Enfield Partners 20%</td>
</tr>
<tr>
<td>Dallas, Texas</td>
<td>Vice President</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></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>N/A</td>
<td>16.94%</td>
<td>None</td>
<td>Partnership Enfield Partners 20%</td>
</tr>
<tr>
<td>Austin, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<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>N/A</td>
<td>16.53%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Austin, Texas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Karen Williamson</td>
<td>Banker</td>
<td>Secretary</td>
<td>Director &amp; Board Sec. &amp; Sr Vice President</td>
<td>N/A</td>
<td>0.41%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Moody, Texas</td>
<td></td>
<td></td>
<td>The First National Bank of Moody</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>