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, Landon Lowry
Name of the Holding Company Director and Official
Director / Secretary
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

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 4776344
C.I.

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

N/A
Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
MTA Bancshares, Inc.
Legal Title of Holding Company
601 N. Hwy 175 P.O. Box 909
(Mailing Address of the Holding Company) Street / P.O. Box
Seagoville TX 75159
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Landon Lowry
Director / Secretary
Name Title

Area Code / Phone Number / Extension
972-287-2030
Area Code / Fax Number
972-287-2476
E-mail Address
llowry@homebanktx.com

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.

12/2015
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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</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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</tr>
<tr>
<td>City State Zip Code</td>
<td>City State Zip Code</td>
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<tr>
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<td>Physical Location (if different from mailing address)</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>
Form FR Y-6

MTA Bancshares, Inc.
Seagoville, Texas
Fiscal Year Ending December 31, 2015

Report Item 1:
The Bank Holding Company does not prepare an annual report for its securities holders

Report Item 2:
Organizational Chart
Results: A list of branches for your depository institution: HOMEBANK TEXAS (ID_RSSD: 522669).
This depository institution is held by MTA BANKSHARES, INC. (827644) of SEAGOVILLE, TX.
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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 UNNUM, Office Number, and ID_RSSD 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_RSSD*</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>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>522669</td>
<td>HOMEBANK TEXAS</td>
<td>601 NORTH HIGHWAY 175</td>
<td>SEAGOVILLE</td>
<td>TX</td>
<td>75159-09</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>11144</td>
<td>0</td>
<td>HOMEBANK TEXAS</td>
<td>522669</td>
<td></td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>777357</td>
<td>BUCKNER BANKING CENTER</td>
<td>3637 N. BUCKNER BLVD</td>
<td>DALLAS</td>
<td>TX</td>
<td>75228</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>11974</td>
<td>2</td>
<td>HOMEBANK TEXAS</td>
<td>522669</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3783911</td>
<td>ROCKWALL BRANCH</td>
<td>105 EAST RALPH HALL PARKWAY</td>
<td>ROCKWALL</td>
<td>TX</td>
<td>75032</td>
<td>ROCKWALL</td>
<td>UNITED STATES</td>
<td>477413</td>
<td>3</td>
<td>HOMEBANK TEXAS</td>
<td>522669</td>
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<tr>
<td>OK</td>
<td></td>
<td>Limited Service</td>
<td>239365</td>
<td>DETACHED FACILITY</td>
<td>401 GLENDALE AVENUE</td>
<td>SEAGOVILLE</td>
<td>TX</td>
<td>75159</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>240540</td>
<td>1</td>
<td>HOMEBANK TEXAS</td>
<td>522669</td>
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<tr>
<td>(1)(a)</td>
<td>(1)(b)</td>
<td>(1)(c)</td>
<td>(2)(a)</td>
<td>(2)(b)</td>
<td>(2)(c)</td>
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</tr>
<tr>
<td>Name</td>
<td>Country of Citizenship</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name</td>
<td>Country of Citizenship</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
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</tr>
<tr>
<td>Mark Andrews</td>
<td>USA</td>
<td>151,488 Shares</td>
<td>Heath, TX, USA</td>
<td></td>
<td>100% Common Stock</td>
<td>None</td>
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</table>
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Occupation</th>
<th>Title &amp; Position with Bank 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 businessess)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>List other companies (include partnerships if 25% or more of voting securities are held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mark Andrews</td>
<td>Heath, TX, USA</td>
<td>Tax Consultant</td>
<td>Director and President</td>
<td>Director / Ch. of Bd. HomeBank Texas</td>
<td>Mark Andrews &amp; Co dba KEA &amp; Company President</td>
<td>100%</td>
<td>*100%</td>
<td>Mark Andrews &amp; Co 100% Axton's Bass City 75% Green River Resources, Inc. 49% Marksquared Investments, LLC 50% Lake Ray Hubbard Construction, LLC 100%</td>
</tr>
<tr>
<td>Kyle Fisher</td>
<td>Heath, TX, USA</td>
<td>Tax Consultant</td>
<td>Director</td>
<td>Director HomeBank Texas</td>
<td>Mark Andrews &amp; Co dba KEA &amp; Company Exec. Vice President</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Landon Lowry</td>
<td>Dallas, TX, USA</td>
<td>Banker</td>
<td>Director and Secretary</td>
<td>Director President &amp; CEO HomeBank Texas</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None Lowry Cattle 50%</td>
</tr>
</tbody>
</table>

* Mark Andrews owns 100% of MTA Bancshares, Inc which owns 100% of HomeBank Texas

Genesis Millwork LLC 100% TEAX, LLC 100%