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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

Date of Report (top-tier holding company's fiscal year-end): December 31, 2015

Month / Day / Year: NA

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

NA

Reporter's Name, Street, and Mailing Address

UTB Financial Holding Company

Legal Title of Holding Company

13101 Preston Road, Suite 200
(Mailing Address of the Holding Company) Street / P.O. Box
Dallas TX 75240
City State Zip Code same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Kaitlyn Hadaway VP
Name Title
469-828-4250
Area Code / Phone Number / Extension
972-239-4267
Area Code / FAX Number
khadaway@utb.com
E-mail Address
NA

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:
- report item 4 and letter enclosed
- 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
Annual Report of Holding Companies- FR Y-6

UTB Financial Holding Company
Dallas, Texas
Fiscal Year Ending December 31, 2015

Report Items

1. UTB Financial Holding Company does not prepare an annual report for its securities holders and is not registered with the SEC. Pursuant to the Federal Reserve Bank at Dallas, one original FR Y-6 is enclosed herewith.

2a. Organizational Chart

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  UTB Financial Holding Company
  Dallas, Texas
  Incorporated in Texas

  100%

  United Texas Bank
  LEI NA
  12222 Merit Drive, Suite 100
  Dallas, Texas 75251
  Incorporated in Texas
  Branch

  100%

  United Texas Bank
  LEI NA
  13101 Preston Road, Suite 100
  Dallas, Texas 75240
  Incorporated in Texas
  Headquarters
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2b. The current domestic branch listing with the Federal Reserve is accurate, with changes to report:

New Branch/Headquarters Move to 13101 Preston Road, Suite 100, Dallas, Texas 75240 on 11.13.15 and new branch established at 12222 Merit Drive, Suite 100, Dallas, Texas 75251.

Attached herewith is a copy of the branch data verification form.
Results: A list of branches for your depository institution: UNITED TEXAS BANK (ID_RSSD: 728953).
This depository institution is held by UTB FINANCIAL HOLDING COMPANY (4371828) of DALLAS, 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 date, 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>12.31.15</td>
<td>Full Service (Head Office)</td>
<td>726953</td>
<td>UNITED TEXAS BANK</td>
<td>13101 PRESTON ROAD, SUITE 100</td>
<td>DALLAS</td>
<td>TX</td>
<td>75240</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>35350</td>
<td>0</td>
<td>UNITED TEXAS BANK</td>
<td>726953</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>12.31.15</td>
<td>Full Service</td>
<td>4916725</td>
<td>MERIT TOWER BRANCH</td>
<td>12222 MERIT DRIVE, SUITE 100</td>
<td>DALLAS</td>
<td>TX</td>
<td>75251</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>UNITED TEXAS BANK</td>
<td>726953</td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeffrey L. Beck (Dallas, Texas, USA)</td>
<td>USA</td>
<td>425,478-58.49% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Greentree 2012 Trust-Rosemary Papa, Trustee (Dallas, Texas, USA)</td>
<td>USA</td>
<td>100,667-13.84% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position if other than with Bank Holding Company (include names of subsidiaries)</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 Bank Holding Company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>Percentage of Voting Securities in other companies and percentage of voting securities held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeffrey L. BeckDallas, Texas, USA</td>
<td>Real Estate and Oil Investor</td>
<td>Chairman, Secretary, Treasurer</td>
<td>Chairman (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>58.49%</td>
<td>N/A</td>
<td>See Confidential Volume II</td>
</tr>
<tr>
<td>Jarrod S. BeckDallas, Texas, USA</td>
<td>Banking</td>
<td>President; Director</td>
<td>CEO; President; Director (United Texas Bank)</td>
<td>See Confidential Volume II</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Greentree 2012</td>
<td>Banking</td>
<td>NA</td>
<td>NA</td>
<td>See Confidential Volume II</td>
<td>13.84%</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>