



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

DIVISION OF  
CORPORATION FINANCE

Mail Stop 4720

February 13, 2017

Patrick Howard  
President and Chief Executive Officer  
T Bancshares, Inc.  
16200 Dallas Parkway, Suite 190  
Dallas, Texas 75248

**Re: T Bancshares, Inc.**  
**Form PRE14A**  
**Filed December 28, 2016**  
**File No. 000-51297**

Dear Mr. Howard:

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

/s/ Christian Windsor

Christian Windsor  
Special Counsel  
Office of Financial Services

cc: Peter G. Weinstock, Esq. (Via E-mail)