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**ANNUAL AUDITED REPORT
FORM X-17A-5
PART III**

SEC FILE NUMBER
8- 48165

FACING PAGE

**Information Required of Brokers and Dealers Pursuant to Section 17 of the
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING 01/01/15 AND ENDING 12/31/15
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: TREASURE FINANCIAL CORP.

OFFICIAL USE ONLY
FIRM I.D. NO.

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

111 S. CENTRAL EXPWY. #101

(No. and Street)

RICHARDSON

TX

75080

(City)

(State)

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*

Edward Richardson, Jr.

(Name - if individual, state last, first, middle name)

15665 NORTHLAND DR. SUITE 508 SOUTHFIELD MI 48065

(Address)

(City)

(State)

(Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.

SEC
Mail Processing
Section

FEB 29 2016

Washington DC
413

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*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

BD

OATH OR AFFIRMATION

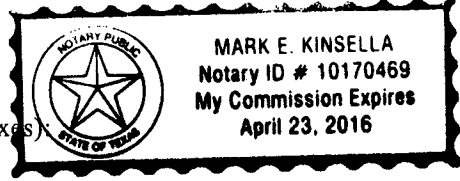
I, TSAN HWA WU, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of TREASURE FINANCIAL CORP., as of DEC., 2015, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

N/A

[Signature]
Signature

PRESIDENT
Title

[Signature]
Notary Public



This report ** contains (check all applicable boxes)

- (a) Facing Page.
- (b) Statement of Financial Condition.
- (c) Statement of Income (Loss).
- (d) Statement of Changes in Financial Condition.
- (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- (g) Computation of Net Capital.
- (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- (l) An Oath or Affirmation.
- (m) A copy of the SIPC Supplemental Report.
- (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

**For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

TREASURE FINANCIAL CORPORATION

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UNITED STATE SECURITIES AND EXCHANGE COMMISSION'S

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CONTROL**

*Edward Richardson Jr., CPA
15565 Northland Dr W Ste 508
Southfield, MI 48075
248-559-4514*

Independent Auditor's Report

Board of Directors
Treasure Financial Corporation
777 S. Central Expressway
Richardson, TX 75080

Report on the Financial Statements

I have audited the accompanying statement of financial condition of Treasure Financial Corporation as of December 31, 2015 and the related statements of income, changes in stockholder's equity, changes in liabilities to claims of general creditors, and cash flows for the year ended. These financial statements are the responsibility of Treasure Financial Corporation management. My responsibility is to express an opinion on these financial statements based on my audit.

Auditor's Responsibility

I conducted this audit in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

Opinion

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Treasure Financial Corporation as of December 31, 2015, and results of its operations and its cash flows to the year then ended in conformity with accounting principles generally accepted in the United States.

Other Matters

The Supplemental Information has been subjected to audit procedures performed with audit of Treasure Financial Corporation financial statements. Supplemental Information is the responsibility of Treasure Financial Corporation's management. My audit procedures included determining whether the Supplemental Information reconciles to the financial statements or the underlying accounting and other records as applicable, and performing procedures to test the completeness and accuracy of the information presented in the Supplemental Information . In

forming my opinion on the Supplemental Information, I evaluated whether the Net Capital Computation, including its form and content is presented in conformity 17 C.F.R. # 240 17a-5. In my opinion, the Net Capital Computation is fairly stated, in all material respects, in relation to the financial statements as a whole.

Edward Richardson Jr. CPA

Edward Richardson Jr., CPA
Southfield, MI. 48075
February 22, 2016

**TREASURE FINANCIAL CORPORATION
BALANCE SHEET
AS OF DECEMBER 31, 2015
LIABILITIES AND STOCKHOLDER'S EQUITY**

CURRENT LIABILITIES

Accrued Payroll	\$ 17.94
Accrued Liabilities	\$ 1,500.00
Total Current Assets	\$ 1,517.94

LONG TERM LIABILITIES

Total Liabilities	\$ 1,517.94
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STOCKHOLDERS' EQUITY

Capital Stock Par Value \$1.00 per share, 1,000,000 shares authorized, 47425 shares issued and outstanding	\$ 47,425.00
Paid-in Capital	\$ 183,339.00
Retained Earnings	(\$ 105,524.08)
Total Shareholders' Equity	\$ 125,239.92

TOTAL ASSETS	\$ 126,757.86
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TREASURE FINANCIAL CORPORATION

Statement of Income

As of December 31, 2015

REVENUE

Commission Earned	\$ 155,498.74
Interest Income	\$ 650.00
Realized Gain (Loss)	(\$ 58.35)
Un-realized Gain (Loss)	\$ 2446.99
Gain (Loss) on disposal assets	(\$ 22.22)
Total Revenue	\$ 158,515.16

OPERATING EXPENSES

Employee compensation and benefits	\$ 60,810.16
Cleaning Charges	\$ 43,614.72
Communication, Data Processing	\$ 29,637.27
Professional, Registration Fee	\$ 7,722.44
Occupancy	\$ 12,780.00
Other Expenses	\$ 28,556.22
Depreciation Adjustment	(\$ 561.00)
Total Operating Expenses	\$ 182,559.81

Net Income (Loss) (\$ 24,044.65)

TREASURE FINANCIAL CORPORATION
Statement of retain earnings

12 Months Ended
December 31, 2015

Beginning of Period	(\$ 80,918.43)
Plus Net Income	(\$ 24,044.65)
Depreciation Adjustment	(\$ 561.00)
RETAINED EARNINGS END OF PERIOD	(\$ 105,524.08)

Treasure Financial Corporation
STATEMENT OF CASH FLOWS
For the 12 months Ended December 31,2015

	<u>2015</u>
CASH FLOWS FROM OPERATING ACTIVITIES	
Net Income(Loss)	\$ (24,044.65)
Account Receivable	(40.07)
Note Receivable	7,500.00
Investments	
Increase(Decrease) in Operating Liabilities	
Accrued Liabilities	(643.20)
Total Adjustments	<u>17,227.92</u>
Net Cash Provided By (Used in) Operating Activities	17,227.92
CASH FLOWS FROM INVESTING ACTIVITIES	
Proceeds From Sale of Fixed Assets	<u>0.00</u>
Net Cash Provided by (Used in) Investing Activities	0.00
CASH FLOWS FROM INVESTING ACTIVITIES	
Proceeds From Sale of Stock	<u>16175.04</u>
Net Cash Provided by (Used in) Financing Activities	<u>16175.00</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(1,052.88)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	<u>64,454.91</u>
CASH AND CASH EQUIVALENTS AT END OF PERIOD	<u><u>\$ 63,402.03</u></u>

TREASURE FINANCIAL CORPORATION
STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2015

	Common Stock		Paid-In Capital		Retained Earnings	Total Shareholders'
	Shares	Amount	Shares	Amount	Amount	Amount
Bln. Jan. 1,2015	47425	\$47425	47425	\$183,339	-\$81,479	\$149,285
Net Income					-\$24,045	-\$ 24,045
Capital Transaction	---	---	---	---	---	---
Prior Period Adjustment	--	---	---	---	---	---
Bln. Dec.31 2015	47425	\$47425	47425	\$183,339	-\$105,524	\$125,240

TREASURE FINANCIAL CORPORATION
NOTES TO FINANCIAL STATEMENTS
December 31, 2015

NOTE A – SUMMARY OF ACCOUNTING POLICIES

Accounting principles followed by the Company and the methods of applying those principles which materially affect the determination of financial position, results of operation and cash flows are summarized below:

Organization

Treasure Financial Corporation (the Company) was incorporated in the State of Texas effective February 23, 1995. The Company has adopted a calendar year.

Description of Business

The Company, located in Richardson, TX is a broker and dealer in securities registered with the Securities and Exchange Commission (“SEC”) and is a member of FINRA. The Company operates under SEC Rule 15c3-3 (k)(2)(ii), which provides that all funds and securities belonging to the Company’s customers are handled by a clearing broker-dealer.

Basis of Accounting

The financial statements of the Company have been prepared on the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

Cash and Cash Equivalents

The Company considers as cash all short-term investments with an original maturity of three months or less to be cash equivalents.

Accounts Receivable – Recognition of Bad Debt

The Company considers accounts receivable to be fully collectible; accordingly, no allowance for doubtful accounts is required. If amounts become uncollectible, they will be charged to operations when that determination is made.

Revenue Recognition

Commission revenues are recorded by the Company when the services are rendered.

Depreciation

Depreciation is calculated using the straight-line method.

TREASURE FINANCIAL CORPORATION
NOTES TO FINANCIAL STATEMENTS
December 31, 2015

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Fair Value of Financial Instruments

Financial instruments that are subject to fair value disclosure requirements are carried in the financial statements at amount that approximate fair value and include cash and cash equivalents. Fair values are based on quoted market prices and assumptions concerning the amount and timing of estimated future cash flows and assumed discount rates reflecting varying degrees of perceived risk.

Comprehensive Income

Statement of Financial Accounting Standards (SFAS) No. 130, Reporting Comprehensive Income, establishes requirements for disclosure of Comprehensive Income that includes certain items previously not included in the statement of income, including unrealized gains and losses on available-for-sales securities and foreign currency translation adjustment among others. During the year ended December 31, 2015, the Company did not have any components of Comprehensive Income to report.

Concentrations

The company concentration is services, which is the sale of securities, stock options, and mutual funds.

NOTE B – NET CAPITAL REQUIREMENTS

Pursuant to the net capital provisions of Rule 15c3-3 of the Securities and Exchange Act of 1934, the Company is required to maintain a minimum net capital, as defined under such provisions. Net capital and the related net capital ratio may fluctuate on a daily basis.

There were no material inadequacies in the amount reported as Net Capital in the audited Computation of Net Capital and the broker-dealer's corresponding in audited Part IIA of the FOCUS report required under Rule 15c3-1.

NOTE C – POSSESSION OR CONTROL REQUIREMENTS

The Company does not have any possession or control of customer's funds or securities. There were no material inadequacies in the procedures followed in adhering to the exemptive provisions of SEC Rule 15c-3-3(k)(2)(ii) by promptly transmitting all customer funds to the clearing broker who carries the customer accounts.

TREASURE FINANCIAL CORPORATION
NOTES TO FINANCIAL STATEMENTS
December 31, 2015

NOTE D – RELATED PARTY TRANSACTIONS

As of December 31, 2015, the Company loaned its sole stockholder \$57,500.00 on a non-interest bearing, unsecured loan.

NOTE E – OTHER COMMITMENTS AND CONTINGENCIES

Included in the Company's clearing agreement with its clearing broker-dealer is an indemnification clause. This clause relates to instances where the Company's customers fail to settle security transactions. In the event this occurs, the Company will indemnify the clearing broker-dealer to the extent of the net loss on the unsettled trade. At December 31, 2015 management of the Company had not been notified by the clearing broker-dealer, nor were they otherwise aware of any potential losses relating to this indemnification.

NOTE F – PROPERTY, EQUIPMENT AND LEASEHOLD IMPROVEMENTS

Property, equipment and leasehold improvements are stated at cost less accumulated depreciation. Expenditures for maintenance and repairs are charged to expense as incurred. Depreciation is calculated on the double declining method. The following is a summary of property, equipment and leasehold improvements:

	Estimated Useful Life		
Automobile	5 years	\$	72,362
Furniture and equipment	3 – 7 years		24,255
Leasehold improvements	7 years		8,878
			<u>105,495</u>
Less – accumulated depreciation			<u>(104,164)</u>
Total		\$	1,332

Depreciation expense was \$400 for the year December 31, 2015 and is included in the operating expenses in the accompanying statement of income.

NOTE G – RENT

The amount was paid on lease agreement; the total expensed for the year was \$12,780.00.

NOTE H – ADVERTISING

The advertising expense for the year was \$1,879.07; the entire amount was expensed as incurred.

TREASURE FINANCIAL CORPORATION
NOTES TO FINANCIAL STATEMENTS
December 31, 2015

NOTE I – SIPC RECONCILIATION

SEA Rule 17a-5(e)(4) requires a registered broker-dealer to file a supplemental report which includes procedures related to the broker-dealers SIPC annual general assessment reconciliation or exclusion-from-membership forms. In circumstances where the broker-dealer reports \$500,000 or less in gross revenues, they are not required to file the supplemental SIPC report. The Company is exempt from filing the supplemental report under SEA Rule 17a-5(e)(4) because it is reporting less than \$500,000 in gross revenue.

NOTE J - SUBSEQUENT EVENT

The Company has evaluated events subsequent to the balance sheet date for items requiring recording or disclosure in the financial statements. The evaluation was performed through February 22, 2016, which is the date the financial statement were available to be issued. Based upon this review, the Company has determined that there were no events which took place that would have a material impact on its financial statements.

Supplementary

**Pursuant to rule 17a-5 of the
Securities and Exchange Act of 1934**

As of and for the Year Ended

December 31, 2015

Treasure Financial Corporation
Supplemental Schedule Required by Rule 17a-5
As of and for the year ended December 31, 2015

Computation of Net Capital:

Total Stockholder's equity:		\$ 125240
Non-allowable asset:		
Other Asset:	\$ 1487	
Property & Equipment	\$ 932	
Account Receivable-other	\$ 57500	-\$ 60318
Other Assets:		
Undue Concentration	\$ 0	
Haircuts on Securities	\$ 519	-\$ 519
Net Allowable capital		\$ 64802

Computation of Basic Net Capital Requirement:

Minimum Net Capital Requirement as a % of aggregate indebtedness	\$101
Minimum Dollar Net Capital Requirement of Reporting B/D	\$ 5000
Net Capital Requirement	\$ 5000
Excess Net Capital	\$ 59802

Computation of Aggregate Indebtedness:

Total Aggregate Indebtedness	\$ 1518
% of Aggregate Indebtedness to Net Capital	2.34%

Reconciliation of Computation of Net Capital Under Rule 15c3-1:

NCC on FOCUS IIA as of December 31, 2015	\$ 64802
Adjustments:	
Change In Equity (Adjustments)	\$ 0
Change in Non-allowable Assets	\$ 0
NCC per Audit	\$ 64802
Difference	\$ 0

Treasure Financial Corporation
Supplemental Schedules Required By Rule 17a-5
As of and for the year ended December 31, 2015

Exemptive Provisions Rule 15c3-3

The Company is exempt from Rule 15c3-3 because all customers' transactions are cleared through another broker-dealer on a fully disclosed basis. The name of the clearing firm is Hilltop Securities, Inc.

Statement of Changes In Liabilities Subordinated to the claims of General Creditors

Balance of such claims at Jan. 1, 2015	\$ 0
Additions	\$ 0
Reductions	\$ 0
Balance of such claims at Dec. 31, 2015	\$ 0

REPORT ON BROKER DEALER EXEMPTION

For the year ended December 31, 2015

See accountant's audit report

Edward Richardson, Jr., CPA
15565 Northland Suite 508 West
Southfield, MI. 48075

February 22, 2016

Board of Directors
Treasure Financial Corporation
777 S. Central Expressway
Suite 101
Richardson, TX 75080

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

I have reviewed management's statements, included in the accompanying Representation Letter of Exemptions in which (1) Treasure Financial Corporation identified the following provisions of 17 C.F.R. § 15c3-3(k) under which Treasure Financial Corporation claimed an exemption from 17 C.F.R. § 15c3-3(k)(2)(ii), and (2) Treasure Financial Corporation stated that Treasure Financial Corporation met the identified exemption provisions throughout the most recent fiscal year without exception. Treasure Financial Corporation's management is responsible for compliance with the exemption provisions and its statements.

My review was conducted in accordance with the standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included inquiries and other required procedures to obtain evidence about Treasure Financial Corporation compliance with the exemption provisions. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on management's statements. Accordingly, I do not express such an opinion.

Based on my review, I'm not aware of any material modifications that should be made to management's statements referred to above for them to be fairly stated, in all material respects, based on the provisions set forth in paragraph (k)(2)(ii) of Rule 15c3-3 under the Securities Exchange Act of 1934.

Edward Richardson, Jr. CPA

Edward Richardson, Jr., CPA



Treasure Financial Corp.

Member FINRA, SIPC,

777 S. Central Expwy., #101, Richardson, TX 75080
Tel: (972) 644-9200 Fax: (972) 644-9205

February 22, 2016

Edward Richardson, Jr. CPA
15565 Northland Drive
Suite 508 West
Southfield, MI 48075

RE: Exemption Statement Rule 15c3-3 (k) (2) (ii) for FYE December 31, 2015

Mr. Richardson Jr.,

Please be advised that Treasure Financial Corporation has complied with Exemption Rule 15c3-3 (k) (2) (ii), for the period of January 1, 2015 through December 31, 2015. Treasure Financial Corporation, Inc. did not hold customer securities or funds at any time during this period and does business on a limited basis.

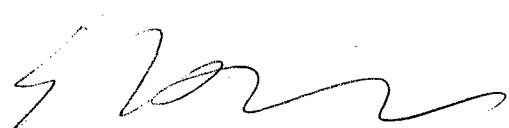
Mr. David Wu, the president of Treasure Financial Corporation has made available to Edward Richardson all records and information including all communications from regulatory agencies received through the date of this review.

Mr. David Wu has been responsible for compliance with the exemption provision throughout the fiscal year. Also, there were not any know events or other factors that might have affected Treasure Financial Corporation's compliance with this exemption.

If you would like additional information or have any questions, feel free to call me directly at (972)644-9200.

Very truly yours,

Treasure Financial Corporation.



David Wu
President