

Board of Governors of the Federal Reserve System



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.

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. Julie A Goll

Name of the Holding Company Director and Official

President & Treasurer

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.

Julie A Goll

Signature of Holding Company Director and Official

03/14/2016

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 1245648
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

Blissfield Bank Corporation

Legal Title of Holding Company

204 E Jefferson St P O Box 40

(Mailing Address of the Holding Company) Street / P.O. Box

Blissfield MI 49228
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David A Robertson AVP Operations

Name Title

517-486-2151

Area Code / Phone Number / Extension

517-486-4316

Area Code / FAX Number

drobertson@blissfieldstate.com

E-mail Address

www.blissfieldstate.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

Form FR Y-6

BLISSFIELD BANK CORPORATION
Blissfield, MI
Fiscal Year Ending December 31, 2015

Report Item

- 1: Enclosed is a copy of our CPA's annual report and management letter.
- 2: Organization Chart

BLISSFIELD BANK CORPORATION
P O BOX 40
BLISSFIELD, MI 49228
Incorporated in Michigan

Same Board
BLISSFIELD BANK CORPORATION
AND
BLISSFIELD STATE BANK

BLISSFIELD STATE BANK
P O BOX 40
BLISSFIELD, MI 49228
Incorporated in Michigan
100% Owned by Blissfield Bank Corporation

BLISSFIELD STATE FINANCIAL SERVICES, INC.
P O BOX 40
BLISSFIELD, MI 49228
Incorporated in Michigan
100% Owned by Blissfield State Bank

Blissfield Bank Corporation
204 E Jefferson St
PO Box 40
Blissfield, MI 49228

NOTE: None of these entities has a Legal Entity Identifier (LEI).

Results: A list of branches for your depository institution: BLISSFIELD STATE BANK (ID_RSSD: 937843).
 This depository institution is held by BLISSFIELD BANK CORPORATION (1245648) of BLISSFIELD, MI.
 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 UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	937843	BLISSFIELD STATE BANK	204 EAST JEFFERSON	BLISSFIELD	MI	49228	LENAWEE	UNITED STATES	642	0	BLISSFIELD STATE BANK	937843	
OK		Full Service	2043663	BLISSFIELD BRANCH	640 WEST ADRIAN STREET	BLISSFIELD	MI	49228	LENAWEE	UNITED STATES	186809	1	BLISSFIELD STATE BANK	937843	

(1) (a)	(1) (b)	(1) (c)
Name	Country of Citizenship	Number and Percentage of
City State Zip	Or Incorporation	Each Class of Voting
Cede & Company New York NY 10274	USA	5,422 Shares 5.52% Common Stock
BUEHRER FAMILY		
Clifford Buehrer Palmyra MI 49268	USA	6642 Shares 6.77% Common Stock 6,237 Shares 6.35%
Amy B. Rilley Zeeland, MI 49464	USA	135 Shares .14%
Beth C. Jackson Palmyra, MI 49268	USA	135 Shares .14%
Ann L. Lyon Lancaster, CA 93534	USA	135 Shares .14%
GILSON FAMILY		
James/Diana Gilson Valley Center KS 67147	USA	5508 Shares 5.61% Common Stock 3223 Shares 3.28%
Letah/Richard Kilmer Blissfield MI 49228	USA	400 Shares .41%
Denise Adams Blissfield MI 49228	USA	1885 Shares 1.92%
IKLE FAMILY		
Matthew Ikle Howell MI 48843	USA	8744 Shares 8.91% Common Stock 1102 Shares 1.12%
Beth L McQueen South Fork, PA 15956	USA	2000 Shares 2.04%
Janet VanBuren Adrian MI 49221	USA	4506 Shares 4.59%
Jerald J VanBuren Adrian MI 49221	USA	1136 Shares 1.16%
PIFER FAMILY		
Beth/Bruce Caswell Hillsdale MI 49242	USA	5521 Shares 5.62% Common Stock 1009 Shares 1.03%
Bruce/Beth Caswell Hillsdale MI 49242	USA	1009 Shares 1.03%
Martin T Philp Battle Creek MI 49017	USA	1771 Shares 1.80%
Paul R Philp DeKalb IL 60115	USA	1732 Shares 1.76%
Blissfield Bank Corporation 204 E Jefferson St P O Box 40 Blissfield, MI 49228		

FR Y-6

BLISSFIELD BANK CORPORATION
BLISSFIELD, MICHIGAN
FISCAL YEAR ENDING 12/31/2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as-of</u> fiscal year end.			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
			NONE	NONE	NONE

Report Item 4: Directors and Officers Blissfield Bank Corporation

1 Name & Address	2 Principal Occupation	3a Title Holding Co	3b Title Subsidiaries	3c Title Other	4 Shares & Percent	4b Voting %	4c % Ownership
Maurice Denecker Riga MI 49276	Farmer	Director	Director Bliss State Bank	Ottawa Lake Coop Director	700 - .71%		Denecker Farms 100%
William M Ellis Palmyra MI 49268	Banking	Director	Director Bliss State Bank		300 - .31%	N/A	
Richard J Fojtik Riga MI 49276	Banking		VP Bliss State Bank		100 - .10%	N/A	
James E Fredenburg Blissfield MI 49228	Banking		Asst VP Bliss State Bank		11 - .01%	N/A	
Julie A Goll Blissfield MI 49228	Banking	President Treasurer Director	President Bliss State Bank		525 - .53%	N/A	
James F Leonard Adrian MI 49221	Veterinarian	Director	Director Bliss State Bank	Blissfield Vet Service-owner	500 - .51%	N/A	Blissfield Veterinary Service--100%
Robert A Lips Blissfield MI 49228	Retired	Vice Pres	Director Bliss State Bank		1800 - 1.83%	N/A	
Frank C Riley Blissfield MI 49228	Lawyer	Director	Director Bliss State Bank	Riley & Riley-partner	1479 - 1.51%	N/A	Riley & Riley--100%
Stacy R Schober Clayton MI 49235	Banking		Asst VP Bliss State Bank		50 - .05%	N/A	
Louis G Strahan Riga MI 49276	Farmer & Investor	Director	Director Bliss State Bank	Strahan Farms Strahan Family Limited Partnership Northfork Investments LLC Black Jack Investments LLC Ottawa Valley Properties LLC Ohio Snow Pros LLC LSC LLC Michigan Snow Pros LLC	629 - .64%	N/A	Strahan Farms- 100% Strahan Fam Lim Pt--97% Northfork Investments--100% Black jack Investments--50% Ottawa Valley Properties--25% Ohio Snow Pros--50% LSC LLC--33% Michigan Snow Pros--50%
Douglas P Tagsold Blissfield MI 49228	Manager	Director	Director Bliss State Bank	Tagsold Chapel/Wagley Funeral Home - Manager	187 - .19%	N/A	Tagsold Chapel/Wagley Funeral Home 0 %

1 Name & Address	2 Principal Occupation	3a Title Holding Co	3b Title Subsidiaries	3c Title Other	4 Shares & Percent	4b Voting %	4c % Ownership
David W Walters Blissfield MI 49228	CPA PC	Director	Director	David W. Walters, PC CPA--owner	110 - .11%	N/A	David Walters PC-100% Walters Tax Service-100% Legacy Golf Course Prop & Legacy Operating Group 38% Heritage Prop Group 50% Whiteford Valley Prop 10%

Scott E Walters Blissfield MI 49228	Banking		Vice Pres Bliss State Bank		11 - .01%	N/A	
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Blissfield Bank Corporation
204 E Jefferson St
P O Box 40
Blissfield MI 49228

*No individual listed owns any percentage of Blissfield Financial Services, Inc.