



COPY



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.

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

FT Bancshares, Inc.

Legal Title of Holding Company

C/O First Trust & Savings Bank, 111 East 2nd St

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

Aurelia

IA

51005

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Shane A. Jager

CPA

Name

Title

712-324-4614

Area Code / Phone Number / Extension

712-324-4617

Area Code / FAX Number

sjager@cainellsworth.com

E-mail Address

Address (URL) for the Holding Company's web page

I, Mark Pingrey

Name of the Holding Company Director and Official

President

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

2/9/16
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 1209800
C.I. _____

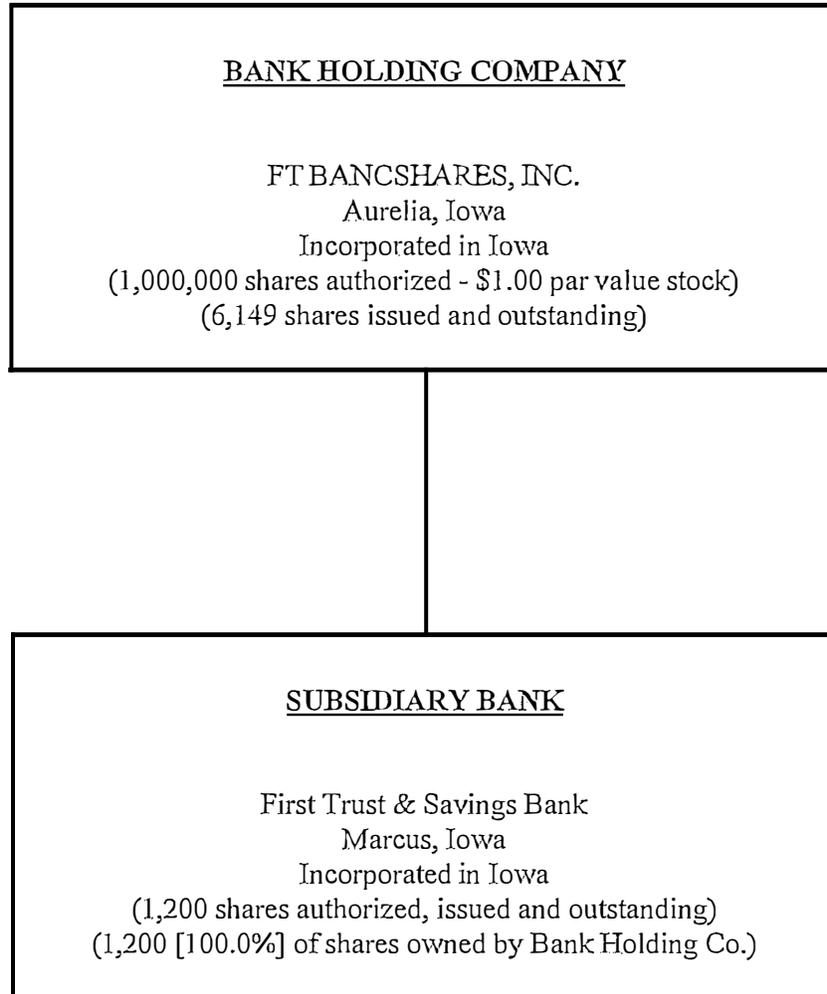
Does the reporter request confidential treatment for any portion of this submission?

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

F.R. Y-6 information
FT BANCSHARES, INC.
AURELIA, IOWA
FISCAL YEAR ENDING DECEMBER 31, 2015
REPORT ITEM 2a: ORGANIZATION CHART



Footnote: No LEI for the above entities

Results: A list of branches for your holding company: FT BANCSHARES, INC. (1209800) of AURELIA, IA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

Report Item 2b

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>.

* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	791746	FIRSTTRUST & SAVINGS BANK	100 WEST PINE STREET	MARCUS	IA	51035	CHEROKEE	UNITED STATES	9745	0	FIRST TRUST & SAVINGS BANK	791746	
OK		Full Service	2869331	111 EAST 2ND STREET OFFICE	111 EAST 2ND STREET	AURELIA	IA	51005	CHEROKEE	UNITED STATES	357994	2	FIRST TRUST & SAVINGS BANK	791746	
OK		Full Service	834447	101 N. LEWIS AVENUE OFFICE	101 NORTH LEWIS AVENUE	CLEGHORN	IA	51014	CHEROKEE	UNITED STATES	5427	1	FIRSTTRUST & SAVINGS BANK	791746	

FT BANCSHARES, INC.
AURELIA, IOWA
FORM FR Y-6
DECEMBER 31, 2015

Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-15		
(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 and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Cheryl Pingrey Dorsey Superior, Colorado	USA	2,509 – 40.80% owned 3,040 – 49.44% controlled common stock	N/A	N/A	N/A
Larry Dorsey Superior, Colorado	USA	531 – 8.64% owned 3,040 – 49.44% controlled common stock			
Mark Pingrey Lafayette, Colorado	USA	2,499 – 40.64% owned 3,020 – 49.11% controlled common stock			
Barbara Pingrey Lafayette, Colorado	USA	521 – 8.47% owned 3,020 – 49.11% controlled common stock			

FT BANCSHARES, INC.
AURELIA, IOWA
F.R. Y-6 INFORMATION
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Insiders

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mark D. and Barbara B. Pingrey (joint tenancy) Lafayette, CO USA	Mark D. Pingrey Banking Barbara B. Pingrey Retired	Mark D. Pingrey Director, Chairman & President Barbara B. Pingrey None	Mark D. Pingrey Chairman, Director, President, CEO (First Trust & Savings Bank) Barbara B. Pingrey None	None	49.11% controlled common stock	None	None
Kyle H. Pingrey Cherokee, IA USA	Banking	Director, Secretary/Treasurer	Vice-President (First Trust & Savings Bank)	None	.41% controlled common stock	None	None
Larry Dorsey & Cheryl Pingrey Dorsey Superior, CO USA	Larry Dorsey Retired Cheryl Pingrey Dorsey Retired	Larry Dorsey None Cheryl Pingrey Dorsey Director	Director (First Trust & Savings Bank)	None	49.44% controlled common stock	None	None