



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, John R. Jones
 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.

John R. Jones
 Signature of Holding Company Director and Official
2/8/14
 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 1208483
 C.I. _____

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

Month / Day / Year
 None
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
FTS Financial, Inc.
 Legal Title of Holding Company
510 Elm Street; PO Box 90
 (Mailing Address of the Holding Company) Street / P.O. Box
Williamsburg IA 52361-0090
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Stacy A. Janssen Director - KPMG LLP
 Name Title
515-697-1225
 Area Code / Phone Number / Extension
866-330-4599
 Area Code / FAX Number
sajanssen@kpmg.com
 E-mail Address

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

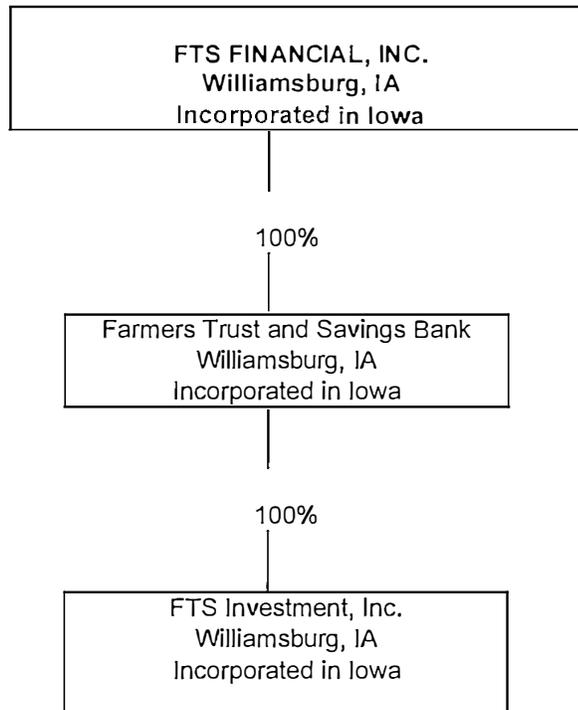
Form FR Y-6

FTS Financial, Inc.
Williamsburg, Iowa
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company does not prepare an annual report for its shareholders and is not registered with the SEC.

2a: Organizational Chart (none of the entities have an LEI)



2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your holding company: **FTS FINANCIAL, INC. (1208483) of WILLIAMSBURG, IA.**
 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)	382443	FARMERS TRUST AND SAVINGS BANK	510 ELM STREET	WILLIAMSBURG	IA	52361	IOWA	UNITED STATES	8994	0	FARMERS TRUST AND SAVINGS BANK	382443	
ok		Limited Service	2090126	DETACHED TELLERS FACILITY	505 CHATHAM STREET	WILLIAMSBURG	IA	52361	IOWA	UNITED STATES	231414	1	FARMERS TRUST AND SAVINGS BANK	382443	

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 FTS Financial, Inc.
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

(1)(a)(b)(c), and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			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 during the fiscal year ending 12-31-2015		
(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
John R. Jones Williamsburg, IA, USA	USA	3,182 - 64.82% Common Stock	- N/A		
Gerry A. Jones Williamsburg, IA, USA	USA	402 - 8.19% Common Stock			
Grayson J. Jones Williamsburg, IA, USA	USA	231 - 4.71% Common Stock			
David N. Jones Williamsburg, IA, USA	USA	400 - 8.15% Common Stock			
Annie J. Johnson Williamsburg, IA, USA	USA	231 - 4.71% Common Stock			
Laura G. Jones Williamsburg, IA, USA	USA	231 - 4.71% Common Stock			
Morgan M. Jones Williamsburg, IA, USA	USA	231 - 4.71% Common Stock			

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 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
John R. Jones Williamsburg, IA, USA	Banking	President, Treasurer & Director	CEO, President, Trust Officer, Chairman & Director (Farmers Trust & Savings Bank)	None	64.82%	None	None
David N. Jones Williamsburg, IA, USA	Farming	Vice President & Director	None	President (Hilton Farms, Inc.)	8.15%	None	Hilton Farms, Inc., 100%(includes spouse)
Gerry A. Jones Williamsburg, IA, USA	Domestic Engineer	Secretary & Director	None	None	8.19%	None	None
Grayson J. Jones Williamsburg, IA, USA	Banking	None	AVP-Sales & Marketing (Farmers Trust and Savings Bank)	None	4.71%	None	None
Annie J. Johnson Williamsburg, IA, USA	Equestrian trainer	None	None	President (Annie Jones Equestrian, LLC)	4.71%	None	Annie Jones Equestrian, LLC, 100%
Laura G. Jones Williamsburg, IA USA	Pharmaceutical Representative	None	None	None	4.71%	None	None
Morgan M. Jones Williamsburg, IA, USA	Professional Clothier	None	None	None	4.71%	None	None