

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, Jean A. Brumm

Name of the Holding Company Director and Official

Secretary-Treasurer and Director

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

01-28-2016

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
C.I.

1427033

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

HTB, Inc.

Legal Title of Holding Company

P. O. Box 150

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

Osage

IA

50461-0150

City

State

Zip Code

628 Main Street, Osage IA 50461-1308

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jean A. Brumm

Secretary-Treasurer

Name

Title

641-732-3763 15

Area Code / Phone Number / Extension

641-732-5121

Area Code / FAX Number

jbrumm@hometrusterbank.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

HTB, INC.
Osage, IA
Fiscal Year Ending December 31, 2015

Report Item:

1: The bank holding company is NOT registered with the SEC. Attached is a copy of an annual report prepared by our accountant that was provided to shareholders.

2a: Organizational Chart

HTB, INC.
Osage, IA USA
Incorporated in the State of Iowa

owns 100% of

The Home Trust & Savings Bank
Osage, IA USA
Incorporated in the State of Iowa

This organization has no LEI to report at this time.

2b: Domestic Branch Listing

Submitted early via email on January 21, 2016.

1427033

Results: A list of branches for your depository institution: HOME TRUST & SAVINGS BANK, THE (ID_RSSD: 60545).
 This depository institution is held by HTB, INC. (1427033) of OSAGE, 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-malling 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)	60545	HOMETRUST & SAVINGS BANK, THE	628 MAIN STREET	OSAGE	IA	50461	MITCHELL	UNITED STATES	631	0	HOME TRUST & SAVINGS BANK, THE	60545	

Form FR Y-6
HTB, INC.
Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders

(1)(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

(1)(a) NAME CITY/STATE	(1)(b) COUNTRY OF CITIZENSHIP	(1)(c) NUMBER & PERCENTAGE OF VOTING COMMON STOCK	
AHRENS, Dennis D. Browntown WI	USA	584	8.28%
AHRENS, Frank A., II Mound MN	USA	1275	18.07%
AHRENS, Jere M. Houston TX	USA	1364	19.33%
AHRENS, Lester J., III Palmyra WI	USA	584	8.28%
BRUMM, Jean A. Osage IA	USA	1000	14.17%
RICE, Peggy E. Ahrens Tiki Island TX	USA	1295	18.35%

Report Item 3(2):

AHRENS, Joanne L. Living Trust Joanne L. Ahrens, Trustee Monroe WI	USA	482	6.83%
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Form FR Y-6
HTB, Inc.
Osage, IA USA
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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

(1) Names 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)
Frank A. Ahrens, II Mound MN USA	Retired Accountant	Director and Vice President	Director	Retired	18.07%	N/A	N/A
Jere M. Ahrens Houston, TX USA	Retired Accountant & CPA	Director and President	Board Chairman & Director	Retired	19.33%	N/A	N/A
Lester J. Ahrens III Palmyra, WI USA	Maintenance	Director	N/A	Head of Maintenance, Palmyra/Eagle Area School Dist. Palmyra WI	8.28%	N/A	DLD Farms, LLC 50%
Jean A. Brumm Osage, IA USA	Banker	Director and Secretary- Treasurer	CEO & Cashier Director	N/A	14.17%	N/A	N/A
Peggy Ahrens Rice Tikki Island, TX USA	Retired Speech Language Pathologist	Director	Director	Retired	18.35%	N/A	N/A