



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.

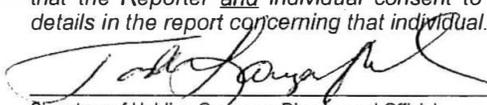
This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 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, Todd Langenfeld
 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
 01/05/2016
 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 1135534
 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
J Carl H Bancorporation
 Legal Title of Holding Company

122 Main St PO Box 285
 (Mailing Address of the Holding Company) Street / P.O. Box
Earling IA 51530
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Todd Langenfeld President
 Name Title

7127472000
 Area Code / Phone Number / Extension
7127476275
 Area Code / FAX Number

todd@fnsbank.com
 E-mail Address

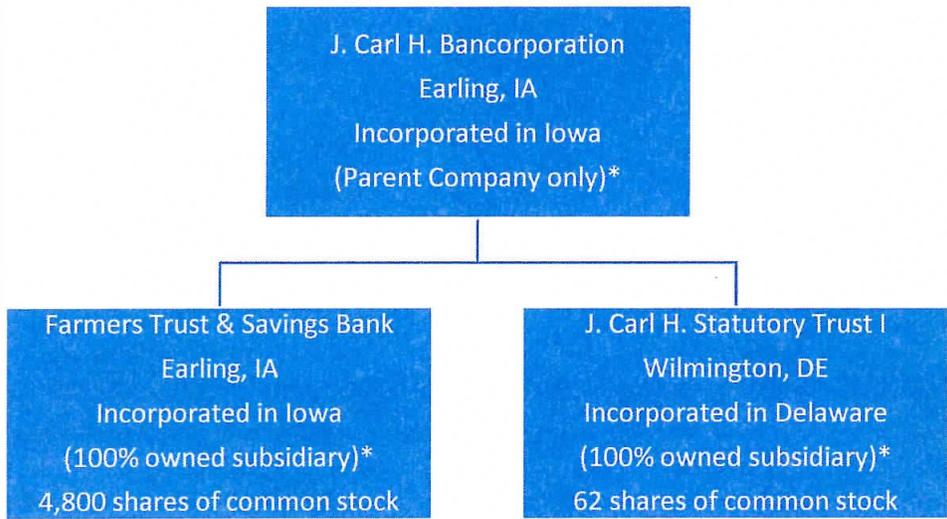
www.fnsbank.net (bank website)
 Address (URL) for the Holding Company's web page

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



*Entity does not have LEI

Results: A list of branches for your depository institution: FARMERS TRUST & SAVINGS BANK (ID_RSSD: 646042).
 This depository institution is held by J. CARL H. BANCORPORATION (1135534) of EARLING, 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)	646042	FARMERS TRUST & SAVINGS BANK	122 MAIN STREET	EARLING	IA	51530	SHELBY	UNITED STATES	5420	0	FARMERS TRUST & SAVINGS BANK	646042	
OK		Full Service	3521038	HARLAN BRANCH	1901 CHATBURN AVENUE	HARLAN	IA	51537	SHELBY	UNITED STATES	439692	2	FARMERS TRUST & SAVINGS BANK	646042	
OK		Full Service	3521065	WOODBINE BRANCH	510 LINCOLNWAY STREET	WOODBINE	IA	51579	HARRISON	UNITED STATES	218621	1	FARMERS TRUST & SAVINGS BANK	646042	

J. Carl H. Bancorporation
Holding Company Number 8965
FR Y – 6 Report Items
December 31, 2015

- Report Item 1. None prepared
- Report Item 2a. Attached as Exhibit A
- Report Item 2b. Attached as Exhibit A-1
- Report Item 3.
- (a) Todd M. Langenfeld
Earling, IA
 - (b) Citizen of U.S.A.
 - (c) 359 shares of common stock; 66.85%
-
- (a) Roger Kenkel
Earling, IA
 - (b) Citizen of the U.S.A.
 - (c) 36 shares of common stock; 6.70%
-
- (a) Kim Gundy
Lavista, NE
 - (b) Citizen of U.S.A.
 - (c) 34 shares of common stock; 6.33%
-
- (a) Jill Jacobsen
Forsythe, IL
 - (b) Citizen of the U.S.A.
 - (c) 34 shares of common stock; 6.33%
-
- (a) Dean X. Langenfeld
Earling, IA
 - (b) Citizen of the U.S.A.
 - (c) 14 shares of common stock; 2.61%
- Report Item 4. Attached as Exhibit B

“Exhibit B”

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company, showing the following:

(1) Name, city and state/country;

Todd M. Langenfeld

Earling, IA, U.S.A.

(2) Principal occupation, if other than with the holding company organization;

President of Bank Subsidiary

(3) Title or position with:

(a) the bank holding company;

Director, Chairman of the Board, President, Treasurer

(b) all direct and indirect subsidiaries of the bank holding company;

Director, Chairman of the Board & President Farmers Trust and Savings Bank

(c) any other company in which the person is a director, trustee, partner, or executive officer;

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the bank holding company;

359 shares of common stock, 66.85%

(b) direct and indirect subsidiaries of the bank holding company;

Trustee of J. Carl H. Statutory Trust I

(c) any other business company, if 25% percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

“Exhibit B”

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company, showing the following:

(1) Name, city and state/country;

Dave Gude
Harlan, IA, U.S.A.

(2) Principal occupation, if other than with the holding company organization;

Vice President of Subsidiary Bank

(3) Title or position with:

(a) the bank holding company;

None

(b) all direct and indirect subsidiaries of the bank holding company;

Vice President, Senior Lender and Director Farmers Trust & Savings Bank

(c) any other company in which the person is a director, trustee, partner, or executive officer;

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the bank holding company;

12 shares of common stock, 2.23%

(b) direct and indirect subsidiaries of the bank holding company;

None

(c) any other business company, if 25% percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

“Exhibit B”

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(1) Name, city and state/country;

Ted Chamberlain
Earling, IA, U.S.A.

(2) Principal occupation, if other than with the holding company organization;

Retired Banker

(3) Title or position with:

(a) the bank holding company;

None

(b) all direct and indirect subsidiaries of the bank holding company;

Director Farmers Trust and Savings Bank

(c) any other company in which the person is a director, trustee, partner, or executive officer;

Director, Treasurer & Secretary Farmers Mutual Telephone Company

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the bank holding company;

20 shares of common stock, 3.72%

(b) direct and indirect subsidiaries of the bank holding company;

None

(c) any other business company, if 25% percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

“Exhibit B”

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List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company, showing the following:

(1) Name, city and state/country;

Roger Kenkel
Earling, IA, U.S.A.

(2) Principal occupation, if other than with the holding company organization;

Exec. Vice President & Cashier Subsidiary Bank

(3) Title or position with:

(a) the bank holding company;

Vice President, Secretary, Director

(b) all direct and indirect subsidiaries of the bank holding company;

Exec. Vice President, Cashier & Director Farmers Trust and Savings Bank

(c) any other company in which the person is a director, trustee, partner, or executive officer;

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the bank holding company;

36 shares of common stock, 6.70%

(b) direct and indirect subsidiaries of the bank holding company;

Trustee of J. Carl H. Statutory Trust I

(c) any other business company, if 25% percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

“Exhibit B”

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(1) Name, city and state/country;

Becky Miller
Panama, IA, U.S.A.

(2) Principal occupation, if other than with the holding company organization;

Vice President Subsidiary Bank

(3) Title or position with:

(a) the bank holding company;

None

(b) all direct and indirect subsidiaries of the bank holding company;

Vice President & Director Farmers Trust and Savings Bank

(c) any other company in which the person is a director, trustee, partner, or executive officer;

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the bank holding company;

20 shares of common stock, 3.72%

(b) direct and indirect subsidiaries of the bank holding company;

None

(c) any other business company, if 25% percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

“Exhibit B”

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company, showing the following:

(1) Name, city and state/country;

Dean X. Langenfeld

Earling, IA, U.S.A.

(2) Principal occupation, if other than with the holding company organization;

Insurance Agent

(3) Title or position with:

(c) the bank holding company;

None

(d) all direct and indirect subsidiaries of the bank holding company;

Director Farmers Trust and Savings Bank

(c) any other company in which the person is a director, trustee, partner, or executive officer;

Owner of Earling Insurance & Financial Services

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(d) the bank holding company;

14 shares of common stock, 2.61%

(e) direct and indirect subsidiaries of the bank holding company;

None

(f) any other business company, if 25% percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.
