



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, Gregory Maxwell
 Name of the Holding Company Director and Official
President/ 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.

Gregory Maxwell, President
 Signature of Holding Company Director and Official
3-18-16
 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 1207598
 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
Kosciusko Financial, Inc.
 Legal Title of Holding Company
433 Anchorage Road
 (Mailing Address of the Holding Company) Street / P.O. Box
Warsaw IN 46580
 City State Zip Code
102 E Main St Mentone, IN 46539
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Rachelle Large CFO
 Name Title
574-265-2505
 Area Code / Phone Number / Extension
574-269-7787
 Area Code / FAX Number
Rachelle.Large@FSBanking.com
 E-mail Address
www.fsbanking.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

FORM FR Y-6

Kosciusko Financial, Inc.
Mentone Indiana
Fiscal Year Ending December 31, 2015

ITEM (1) ANNUAL REPORT TO SHAREHOLDERS
Kosciusko Financial, Inc. prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, 2 copies will be sent under separate cover as soon as practicable.

ITEM (2a) ORGANIZATIONAL CHART
Kosciusko Financial, Inc. (Indiana Corporation) Mentone, Indiana owns 100% of Farmers State Bank, Mentone, Indiana (Indiana Corporation). Farmers State Bank does not have a Legal Entity Identifier.

ITEM (2b) DOMESTIC BRANCH LISTING
Emailed to "BranchReview@chi.frb.org" 3/18/2016

ITEM (3)(1) Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of 12-31-15

(1)(a) Name & Address (City, State, Country)	(1)(b) Country or Citizenship or Incorp.	(1)(c) Number & Percentage of each class of voting securities		
		Qty	%	Class
Forrest D Miner Family Sarasota, FL	USA	52,100	17.58%	common stock
James Manwaring Family Warsaw, IN	USA	43,417	14.74%	common Stock
Chad Tucker Family Mentone, IN	USA	36,244	11.35%	common Stock
Orville L McFadden Family Claypool, IN	USA	19,662	6.87%	Commo Stock
William Fackler Family Etna Green, IN	USA	14,826	5.00%	Commo Stock

Item (3)(2) Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holding 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 or Citizenship or Incorp.	(1)(c) Number & Percentage of each class of voting securities		
		Qty	%	Class
None				

Results: A list of branches for your depository institution: FARMERS STATE BANK (ID_RSSD: 348748).
 This depository institution is held by KOSCIUSKO FINANCIAL, INC. (1207598) of MENTONE, IN.
 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)	348748	FARMERS STATE BANK	102 EAST MAIN STREET	MENTONE	IN	46539	KOSCIUSKO	UNITED STATES	5945	0	FARMERS STATE BANK	348748	
Ok		Full Service	2418485	LEESBURG BRANCH	200 S MAIN STREET	LEESBURG	IN	46538	KOSCIUSKO	UNITED STATES	219842	4	FARMERS STATE BANK	348748	
Ok		Full Service	3494516	SYRACUSE BRANCH	411 SOUTH HUNTINGTON STREET	SYRACUSE	IN	46567	KOSCIUSKO	UNITED STATES	219843	5	FARMERS STATE BANK	348748	
Ok		Full Service	2074591	EAST CENTER STREET BRANCH	2102 EAST CENTER STREET	WARSAW	IN	46580-370	KOSCIUSKO	UNITED STATES	219841	3	FARMERS STATE BANK	348748	
Ok		Full Service	2074582	NORTHGATE BRANCH	433 ANCHORAGE ROAD	WARSAW	IN	46580	KOSCIUSKO	UNITED STATES	219839	1	FARMERS STATE BANK	348748	

December 31, 2015
 Report Item 4: Directors and officers
 (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 Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include names of Subsidiaries)	Title & Position with other Businesses of other businesses)	Percentage of Voting Shares In Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names Of subsidiaries)	List Names of other Companies (Include names partnerships) if 25% or more of Voting securities are Held (List name of companies and percentage of voting securities held)
<u>Directors</u>							
James E Caskey Syracuse, IN	Retired Banking	Director & Chairman	Director	N/A	0.39%	None	None
Chad M Tucker Mentone, IN	Farmer	Director	Director	N/A	2.46%	None	None
Daniel Manwaring North Manchester, IN	Businessman Batteries Plus	Director	Director	Owner	3.51%	None	None
David Reuter South Whitley, IN	Businessman Alliance Comfort Solutions	Director	Director	Owner	1.56%	None	None
Stanley Pequignot Warsaw, IN	Attorney Rockhill Pinnick, LLP	Director	Director	Partner	1.16%	None	None
James Maze Warsaw, IN	Businessman Ace Hardware of Warsaw	Director	Director	Owner	0.08%	None	None
Wallace Stouder Jr Leesburg, IN	Businessman Penguin Point Franchise Systems, Inc.	Director	Director	Co-Owner	0.43%	None	None
J. Gregory Maxwell Leesburg, IN	N/A	President/Director	President/Director	N/A	1.87%	None	None
<u>Executive Officers</u>							
Lindy Breeden Mentone, IN	N/A	N/A	Exe. V.P. Credit & Loan Administration	N/A	0.80%	None	None
James McFadden Mentone, IN	N/A	Secretary	Secretary & VP/CFO	N/A	1.27%	None	None
Michael Shade Fl. Wayne, IN	N/A	N/A	Sr. V.P. Operations & IS	N/A	0.99%	None	None
Rebecca Woodward Warsaw, IN	N/A	N/A	Vice-President Branch Administration	N/A	0.04%	None	None
Michael Walters Peru, IN	N/A	N/A	Sr. V.P. Sales	N/A	0.20%	None	None

December 31, 2015
 Report Item 4: Directors and officers
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & 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 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 Compani (Include names partnerships) if 25% or more of Voting securities are Held (List name of companies and percentage
Other Shareholders:							
James Manwaring Family							
* J & J MANWARING LP INVST AGENCY Winona Lake, IN	N/A	N/A	N/A	Retired	6.21%	None	None
** F&M MANWARING LP INVST AGENCY Warsaw, IN	N/A	N/A	N/A	Retired	4.31%	None	None
JAMES MANWARING IRA Winona Lake, IN	N/A	N/A	N/A	Retired	1.40%	None	None
JAMES MANWARING IRA Winona Lake, IN	N/A	N/A	N/A	Retired	0.03%	None	None
FRANK MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Retired	0.36%	None	None
FRANK MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Retired	0.19%	None	None
FRANK MANWARING IRA Roth Warsaw, IN	N/A	N/A	N/A	Retired	0.03%	None	None
MARY MANWARING Warsaw, IN	N/A	N/A	N/A	Retired	0.00%	None	None
MARY MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Retired	Less than .005% 0.00%	None	None
JO MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Retired	Less than .005% 0.22%	None	None
DAYNE MANWARING IRA Mentone, IN	N/A	N/A	N/A	Co-Owner Ace Hdwr Franchise	0.26%	None	None
KRISTI L MANWARING Mentone, IN	N/A	N/A	N/A	Co-Owner Ace Hdwr Franchise	0.23%	None	None
DEREK K MANWARING Mentone, IN	N/A	N/A	N/A	Owner Drive In Restaurant	0.12%	None	None
DENEAL K LEWIS Indianapolis IN	N/A	N/A	N/A	CSR - Live Nation Entertainment	0.12%	None	None
JENNIFER ZACHARY INVST AGENCY Warsaw, IN	N/A	N/A	N/A	Florist - Anderson Florists	0.08%	None	None
MARY MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Retired	0.09%	None	None
JULIE REED INVST AGCY Warsaw, IN	N/A	N/A	N/A	Public School Nurse	0.10%	None	None
DAYNE K MANWARING Mentone IN	N/A	N/A	N/A	Co-Owner Ace Hdwr Franchise	0.07%	None	None
ANA MANWARING Warsaw, IN	N/A	N/A	N/A	Co-Owner ZOYO Yogurt Frchs	0.00%	None	None
DERON MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Co Owner ZOYO Yogurt Frchs	0.03%	None	None
DERON K MANWARING Warsaw, IN	N/A	N/A	N/A	Co Owner ZOYO Yogurt Frchs	0.00%	None	None
DERON MANWARING CUSTODIAN Warsaw, IN	N/A	N/A	N/A	dependent	0.11%	None	None
DAYNE MANWARING CUSTODIAN Mentone IN	N/A	N/A	N/A	dependent	0.13%	None	None
ANA MANWARING IRA Warsaw, IN	N/A	N/A	N/A	Co-Owner ZOYO Yogurt Frchs	0.03%	None	None
DERON MANWARING CUSTODIAN	N/A	N/A	N/A	dependent	0.11%	None	None

December 31, 2015
 Report Item 4: Directors and officers
 (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 Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include names of Subsidiaries)	Title & Position with other Businesses of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (Include names Of subsidiaries)	List Names of other Companies if 25% or more of Voting securities are Held (List name of companies and percentage
Warsaw, IN DERECK MANWARING CUSTODIAN	N/A	N/A	N/A	dependent	0.12%	None	None
Mentone IN DERON MANWARING CUSTODIAN	N/A	N/A	N/A	dependent	0.13%	None	None
Warsaw, IN KATRINA J MANWARING	N/A	N/A	N/A	CSR - Biomet, Inc.	0.01%	None	None
Mentone IN DERON MANWARING CUSTODIAN	N/A	N/A	N/A	dependent	0.12%	None	None
Warsaw, IN DENEAL LEWIS CUSTODIAN	N/A	N/A	N/A	dependent	0.10%	None	None
Indianapolis IN DENEAL LEWIS CUSTODIAN	N/A	N/A	N/A	dependent	0.00%	None	None
Indianapolis IN DENEAL LEWIS CUSTODIAN	N/A	N/A	N/A	dependent	Less than .005%	None	None
Indianapolis IN REX LEWIS	N/A	N/A	N/A	dependent	0.00%	None	None
Indianapolis IN				Salesman- Tire Store, Inc.	Less than .005%	None	None
				Total	14.74%		
Forrest Miner Family							
Sarasota FL FORREST D MINER	N/A	N/A	N/A	Retired	9.20%	None	None
Bozeman MT MARTIN T MINER LIVING TRUST	N/A	N/A	N/A	Retired	3.37%	None	None
Sarasota FL CHRISTINE LEIS	N/A	N/A	N/A	Self Employed Accountant	1.57%	None	None
Broomfield CO BRETT E MINER	N/A	N/A	N/A	CSR - Lowes	1.57%	None	None
Sarasota FL FORREST MINER REV TST	N/A	N/A	N/A	Retired	0.33%	None	None
				Total	16.02%		
				David Reuter 1.57% under Directors			
Chad Tucker Family							
Mentone, IN CHAN O TUCKER	N/A	N/A	N/A	Farmer	3.77%	None	None
Zionsville IN CHERI L MIKESSELL	N/A	N/A	N/A	Teacher Public School	3.08%	None	None
Mentone, IN NICOLE TUCKER	N/A	N/A	N/A	Dental Assitant	0.07%	None	None
Mentone, IN ***CM TUCKER FARMS LLC	N/A	N/A	N/A	Farmer	1.04%	None	None
Mentone, IN CHAN O TUCKER & NICOLE TUCKER	N/A	N/A	N/A	Farmer	0.27%	None	None
Mentone, IN BETHANY ANN BERON	N/A	N/A	N/A	Farmer	0.04%	None	None
Mentone, IN CHARLES MATTHEW TUCKER	N/A	N/A	N/A	Farmer	0.02%	None	None
Mentone, IN CHAN O TUCKER CUSTODIAN	N/A	N/A	N/A	dependent	0.28%	None	None
Mentone, IN CHAN O TUCKER CUSTODIAN	N/A	N/A	N/A	dependent	0.23%	None	None
Mentone, IN CHAN O TUCKER CUSTODIAN	N/A	N/A	N/A	dependent	0.06%	None	None

December 31, 2015

Report Item 4: Directors and officers

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

(1) Names & 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 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 Compani (Include names partnerships) if 25% or more of Voting securities are Held (List name of companies and percentage
CHAN O TUCKER CUSTODIAN Mentone, IN	N/A	N/A	N/A	dependent	0.01%	None	None
CHERI MIKESEL CUSTODIAN Zionsville IN	N/A	N/A	N/A	dependent	0.01%	None	None
Total					8.90%		
Chad Tucker 2.46% under Directors							

December 31, 2015
 Report Item 4: Directors and officers
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & 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 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 (Include names partnerships) if 25% or more of Voting securities are Held (List name of companies and percentage
Orville McFadden Family							
ORVILLE L MCFADDEN TRUST Claypool, IN	N/A	N/A	N/A	Retired	2.52%	None	None
VANOMA I MCFADDEN TRUST Claypool, IN	N/A	N/A	N/A	Retired	2.52%	None	None
DENEICE MCFADDEN TOD Akron, IN	N/A	N/A	N/A	Retired	0.18%	None	None
KAREN DISHONG Huntington, IN	N/A	N/A	N/A	Nurse	0.12%	None	None
ROY L & KAREN S DISHONG JT TEN Huntington, IN	N/A	N/A	N/A	Nurse	0.11%	None	None
ROLAND MCFADDEN Claypool, IN	N/A	N/A	N/A	Maintenance - Cardinal Services	0.11%	None	None
ROLAND & PAMELA SUE MCFADDEN Claypool, IN	N/A	N/A	N/A	Maintenance - Cardinal Services	0.01%	None	None
MEGAN M & KYLE B ROBINSON Indianapolis, IN	N/A	N/A	N/A	Principal of Loftus Robinson	0.03%	None	None
				Total	5.61%		
James McFadden 1.265% under Executives							
William Fackler Family							
WILLIAM FACKLER UNIFIED CDT TS Etna Green, IN	N/A	N/A	N/A	Trust	3.46%		
RUTH KLINEFELTER Hixon, TN	N/A	N/A	N/A	Retired	1.35%		
AVIS FACKLER REVOCABLE TRUST Etna Green, IN	N/A	N/A	N/A	Retired	0.20%		
				Total	5.00%		

Notes:

IRA, Trusts, Custodian, Agencies, etc. are directed by the named individual.

* J&J Manwaring LP Invst Agency is represented by James &/or Jo Manwaring

** F&M Manwaring LP Invst Agency is represented by Frank &/or Mary Manwaring

*** CM Tucker Farms LLC is represented by Chad M Tucker and/or Chan O Tucker