

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, Brian Vander Wilt

Name of the Holding Company Director and Official

Trustee

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.

Brian Vander Wilt

Signature of Holding Company Director and Official

2/18/16

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 2630773
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

Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions

Legal Title of Holding Company

101 N Main Street

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

Buffalo Center IA 50424-0507

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brian Vander Wilt Trustee

Name Title

641-562-2696

Area Code / Phone Number / Extension

641-562-2903

Area Code / FAX Number

brianv@ftsbbank.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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Koss-Winn Bancshares, Inc.

Legal Title of Subsidiary Holding Company

101 N. Main Street

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

Buffalo Center IA 50424-0507

City State Zip Code

Physical Location (if different from mailing address)

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

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City State Zip Code

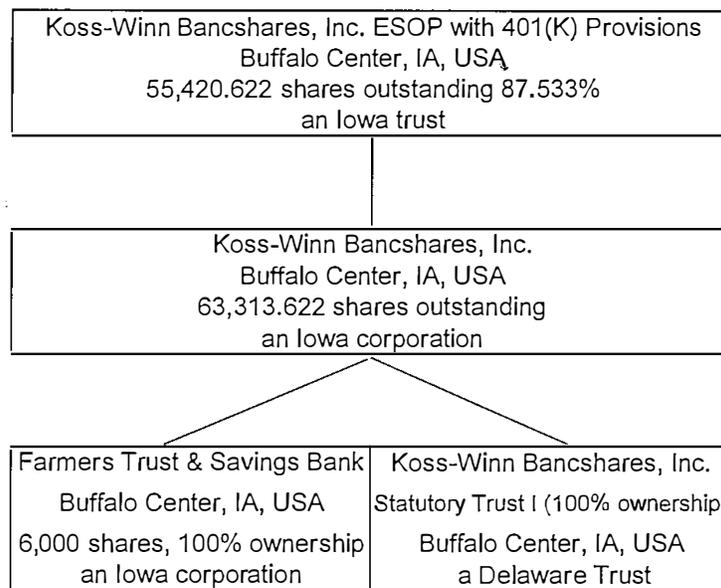
Physical Location (if different from mailing address)

Form FR Y-6

Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions
Buffalo Center, Iowa
December 31, 2015

Report item 1: See attached financial report of Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions, as of December 31, 2015 and 2014

Report item 2a: Organization chart



No LEI for the above entities

Report Item 2b: Domestic Branch Listing (see attached)

Report Item 3: Securities Holders (see attached)

Report Item 4: Insiders (see attached)

Form FR Y-6
 Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions
 Buffalo Center, Iowa
 Fiscal year ending December 31, 2016

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your holding company: KOSS-WINN BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) PROVISIONS (2630773) of BUFFALO CENTER, 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)	825847	FARMERS TRUST & SAVINGS BANK	101 NORTH MAIN STREET	BUFFALO CENTER	IA	50424	WINNEBAGO	UNITED STATES	8862	0	FARMERS TRUST & SAVINGS BANK	825847	
OK		Full Service	2159117	202 MAIN AVENUE NORTH OFFICE	202 MAIN AVENUE NORTH	BRITT	IA	50423-1661	HANCOCK	UNITED STATES	275701	2	FARMERS TRUST & SAVINGS BANK	825847	
OK		Full Service	2807267	105 NORTH LAKE STREET OFFICE	105 NORTH LAKE STREET	LAKE MILLS	IA	50450	WINNEBAGO	UNITED STATES	231154	3	FARMERS TRUST & SAVINGS BANK	825847	
OK		Full Service	2096520	LAKOTA BRANCH	2013RD STREET	LAKOTA	IA	50451	KOSSUTH	UNITED STATES	231153	1	FARMERS TRUST & SAVINGS BANK	825847	
OK		Full Service	107057	BRICELYN OFFICE	219 NORTH MAIN STREET	BRICELYN	MN	56014	FARIBAULT	UNITED STATES	5642	5	FARMERS TRUST & SAVINGS BANK	825847	

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Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions

Fiscal Year ending December 31, 2015

Report Item 3: Securities holders

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

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015			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 12/31/2015		
(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
Michael Kettwick Buffalo Center, Iowa	USA	4,159,972 shares - 7.51% of common stock	Elroy Schlake Buffalo Center, Iowa	USA	2,875,529 shares - 5.31% of common stock
Arlo Sime Buffalo Center, Iowa	USA	3,308,114 shares - 5.97% of common stock			
Brian Vander Wilt Buffalo Center, Iowa	USA	5,309,636 shares - 9.58% of common stock			
Debra Venteicher Buffalo Center, Iowa	USA	2,953,638 shares - 5.33% of common stock			
Robert Wiltms Britt, Iowa	USA	3,389,29 shares - 6.12% of common stock			

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Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions
 Buffalo Center, Iowa
 Fiscal year ending December 31, 2015

Report Item 4: Insiders

1 Name, City and State/Country	2 Principal Occupation if other than with Bank Holding Company	3a Title and Position with Bank Holding Co.	3b Title and Position with Subsidiaries	3c Title and Position with other Businesses	4a Percentage of Voting shares in Bank Holding Company	4b Percentage of Voting shares in Subsidiaries	4c Names of other Companies if more than 25% or more of voting securities
Brian Vander Will Buffalo Center, Iowa USA	Banker Farmers Trust & Savings Bank	Director, Secretary and Treasurer	President, CEO, Director and Secretary Farmers Trust & Savings Bank Administrator Koss-Winn Bancshares, Inc. Statutory Trust I	Trustee, Inc. ESOP with 401(K) Provisions	5,309,636 shares common stock 9.58% of outstanding 55424.17	none	none
Nancy Wilson Britt, Iowa USA	Banker Farmers Trust & Savings Bank	none	Loan Assistant	Trustee, Inc. ESOP with 401(K) Provisions	965.6 shares voting common 1.74% of outstanding	none	none

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Koss-Winn Bancshares, Inc.

Fiscal Year ending December 31, 2015

Report Item 3: Securities holders

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

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015			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 12/31/2015		
(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
Koss-Winn Bancshares, Inc. ESOP with 401(K) Provisions Buffalo Center, Iowa	N/A	55,420.622 shares - 87.533% of voting common stock			
Terry and Susan Kiewiet Buffalo Center, Iowa	USA	4,750 shares - 7.50% of voting common stock			

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Koss-Winn Bancshares, Inc.
Buffalo Center, Iowa
Fiscal year ending December 31, 2015

Report Item 4: Insiders

1 Name, City and State/Country	2 Principal Occupation if other than with Bank Holding Company	3a Title and Position with Bank Holding Co.	3b Title and Position with Subsidiaries	3c Title and Position with other Businesses	4a Percentage of Voting shares in Bank Holding Company	4b Percentage of Voting shares in Subsidiaries	4c Names of other Companies if more than 25% or more of voting securities
Brian Vander Wilt Buffalo Center, Iowa USA	Banker Farmers Trust & Savings Bank	Director, Secretary and Treasurer	President, CEO, Director and Secretary Farmers Trust & Savings Bank Administrator Koss-Winn Bancshares, Inc. Statutory Trust I	Trustee, Inc. ESOP with 401(K) Provisions	none	none	none
James L. Engle Buffalo Center, Iowa USA	Retired	Director and Vice President	Director and Vice Chairman Farmers Trust & Savings Bank	none	none	none	none
Koss-Winn Bancshares, Inc. E Buffalo Center, Iowa USA	N/A	N/A	N/A	N/A	55,420,622 shares, 87.533%	none	N/A
Terry Kiewiet Buffalo Center, Iowa USA	Trucking and Tiling company Owner and Executive	none	Director Farmers Trust & Savings Bank	Director and President, Kiewiet Director and President Minn-Iowa Distributing, Inc.	4,750 shares, 7.502%	none	700 shares, 100% Kiewiet, Inc. 50 shares, 100% Minn-Iowa Distributing, Inc
Gene Hartman Buffalo Center, Iowa USA	Farmer	Director	Director and Chairman Farmers Trust & Savings Bank	none	480 shares, .758%	none	none
Robert Wilms Britt, Iowa USA	Banker	Director, President	Senior Vice President and Director Farmers Trust & Savings Bank	Director New Horizons, LLC	9 shares, .014%	none	none
Nancy Wilson Britt, Iowa USA	Banker Farmers Trust & Savings Bank	none	Loan Assistant	Trustee, Inc. ESOP with 401(K) Provisions	none	none	none