



COPY

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.

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)

I, John H. Kujawa

Name of the Holding Company Director and Official

President 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.

Reporter's Name, Street, and Mailing Address

Kujawa Family Holdings, Inc.

Legal Title of Holding Company

123 W. Huron Street

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

Berlin

WI

54923

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas A. McCarthy

General Counsel

Name

Title

920-361-5013

Area Code / Phone Number / Extension

920-361-0500

Area Code / FAX Number

tmccarthy@fmberlin.com

E-mail Address

www.fmberlin.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/14/2016

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.

3444203

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

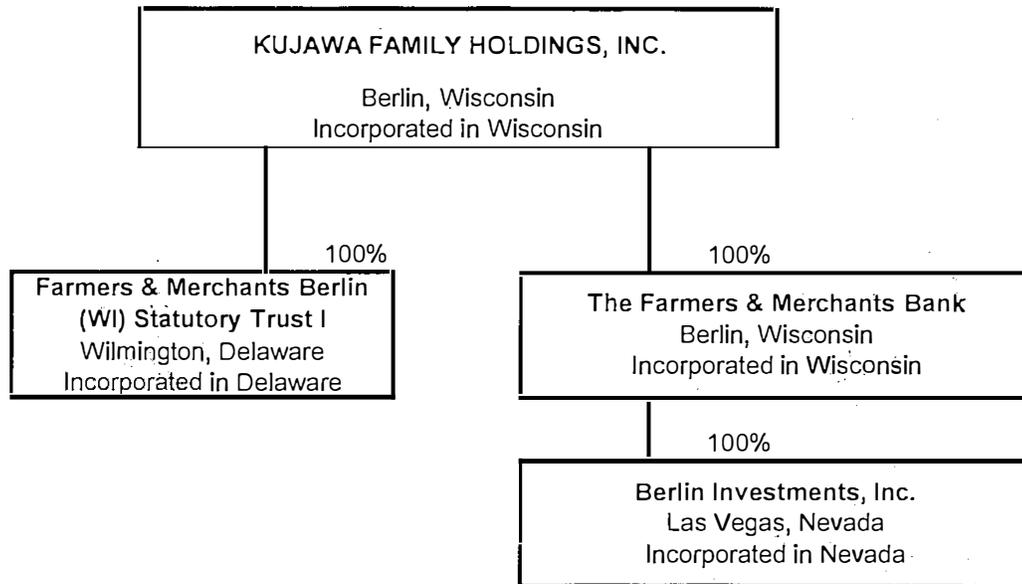
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
Kujawa Family Holdings, Inc.
Berlin, Wisconsin
Fiscal Year Ending December 31, 2015

Report Item:

2(a) Organizational Chart



*None of the entities have a Legal Entity Identifier (LEI)

Results: A list of branches for your holding company: KUJAWA FAMILY HOLDINGS, INC. (3444203) of BERLIN, WI.
 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)	574949	FARMERS & MERCHANTS BANK, THE	123 WEST HURON	BERLIN	WI	54923	GREEN LAKE	UNITED STATES	10026	0	FARMERS & MERCHANTS BANK, THE	574949	
OK		Limited Service	4652948	BERLIN DRIVE UP LOCATION	663 BROADWAY STREET	BERLIN	WI	54923	GREEN LAKE	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS BANK, THE	574949	

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Kujawa Family Holdings, Inc.
 Berlin, Wisconsin
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

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
Paul G. Kujawa Berlin, WI	USA	244 shares (35%) common	NONE	NONE	NONE
Catherine L. Kujawa Berlin, WI	USA	220 shares (32%) common			
Peter H. Kujawa Berlin, WI	USA	213 shares (31%) common			
John H. Kujawa Berlin, WI	USA	11 shares (2%) common			

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Kujawa Family Holdings, Inc.
Berlin, Wisconsin
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3) 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 Securities in Bank Holding Company	(4)(b) Percentage of Voting Securities 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)
John H. Kujawa Berlin, WI USA	N/A	President and Director	President Emeritus and Director of The Farmers & Merchants Bank	N/A	2%	None	N/A
Paul G. Kujawa Berlin, WI USA	N/A	Vice Pres. and Director	CEO and Director of The Farmers & Merchants Bank	Director, Community Health Network	35%	None	Kujawa Investments LLC (33%); Solsbury Hill LLC (100%); River Tracks LLC (50%); My Spring Lake Farm LLC (100%).
Catherine L. Kujawa Berlin, WI USA	N/A	Vice Pres. and Director	Chief Business Officer, Cashier and Director of The Farmers & Merchants Bank	N/A	32%	None	Family Financial Services LLC (33%); Kujawa Investments LLC; (33%); 329 LLC (100%); and Lakeview Ridge LLC (100%)
Peter H. Kujawa Berlin, WI USA	N/A	Vice Pres. and Director	Chief Lending Officer, and Director of The Farmers & Merchants Bank	N/A	31%	None	Family Financial Services LLC (33%); Kujawa Investments LLC (33%); Lower Eagle Valley LLC (100%); Cypress Farms LLC (100%)