



**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.

I, David E Morrison

Name of the Holding Company Director and Official

President & CEO

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.*

*David E Morrison, President & CEO*

Signature of Holding Company Director and Official

03/08/2016

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 1138375  
 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

Ossian Financial Services, Inc

Legal Title of Holding Company

102 N Jefferson St, PO Box 325

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

<u>Ossian</u>	<u>IN</u>	<u>46777</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David E Morrison President & CEO

Name Title

260-622-4141-30

Area Code / Phone Number / Extension

260-622-6142

Area Code / FAX Number

dmorrison@ossianstatebank.com

E-mail Address

none

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:

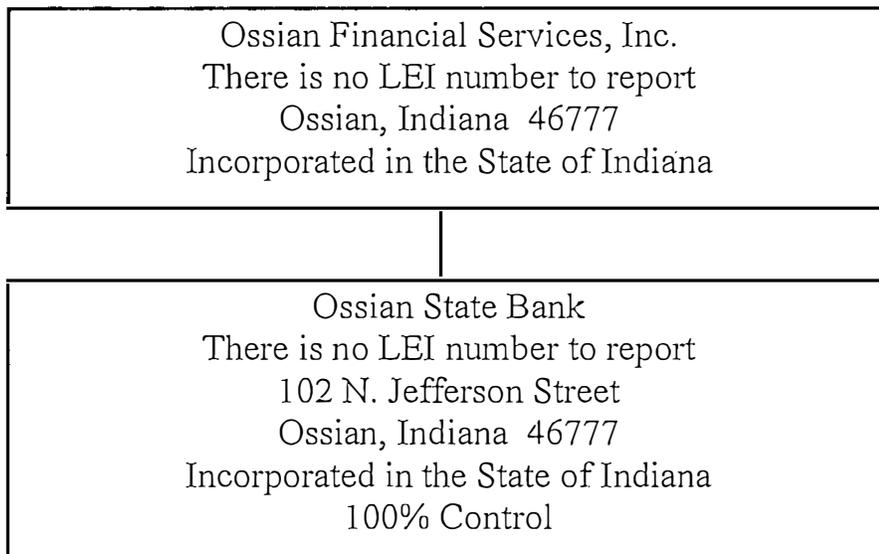
- in accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6  
Ossian Financial Services, Inc.  
Ossian, Indiana  
Fiscal Year Ending December 31, 2015

Report Item 1: Holding Company Financial Statements  
Consolidated  
(Enclosed)

Report Item 2a: Organization Chart



Report Item 2b: Domestic Branch Listing  
(e-mailed to BranchReview@chi.frb.org on 02/10/2016)

Report Item 3: Securities Holders

Report Item 4: Insiders

Results: A list of branches for your holding company: **OSSIAN FINANCIAL SERVICES, INC. (1138375) of OSSIAN, 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)	948643	OSSIAN STATE BANK	102 NORTH JEFFERSON STREET	OSSIAN	IN	46777	WELLS	UNITED STATES	1223	0	OSSIAN STATE BANK	948643	
OK		Full Service	2798178	111 EAST OAK FOREST DRIVE OFFICE	111 EAST OAK FOREST DRIVE	BLUFFTON	IN	46714	WELLS	UNITED STATES	190208	1	OSSIAN STATE BANK	948643	

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Ossian Financial Services, Inc.  
 Ossian, IN 46777  
 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 <u>as-of</u> fiscal year end.			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 <u>during</u> the fiscal year.		
(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
WW Pete Archbold Trust, USA Ossian, IN USA		36,000 shares of common stock or 12%	none	none	none

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Ossian Financial Services, Inc.  
Ossian, Indiana  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(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 Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
David Morrison Huntington, IN 46750 USA	none	President and CEO/ Director	Ossian State Bank, President and CEO	none	1%	none	none
Mickey Cupp Bluffton, IN 46714 USA	Business owner	Director	Ossian State Bank, Director	Cupp Real Estate, Inc.; Dutch Mill Plaza; Wilson Park; Oak Tree Part; Futures, LLC; Annex II, LLC; Country Square Part	1%	none	Cupp Real Estate, 100%; Wilson Park, 50%; Oak Tree Partnership, 50%; Futures, LLC, 82%; Annex II, LLC, 100%; Country Square Part, 50%

Perry Gerber Craigville, IN 46731 USA	Insurance agent	Director	Ossian State Bank, Director	Les Gerber Insurance Agency, Inc.; Smooth Stone Capital LLC	2%	none	Les Gerber Insurance Agency, Inc, 60%; Smooth Stone Capital LLC, 34%
Todd J Mahnensmith Ossian, IN 46777 USA	Business owner	Director	Ossian State Bank, Director	K&M Asphalt Sealing Maint. Inc.; Thermoline Inc; Markle Package Liquor, Inc.	1%	none	K&M Asphalt Sealing Maint. Inc., 100%; Thermoline Inc., 49%; Markle Package Liquor, Inc., 99.9%
Ted Ellis Bluffton, IN 46714 USA	Mayor, City of Bluffton	Director	Ossian State Bank, Director		1%	none	
Brian Dettmer Ossian, IN 46777 USA	Insurance agent	Chairman / Director	Ossian State Bank, Chairman / Director	D-Land Holdings	1%	none	none
Mark Miller Bluffton, IN 46714 USA	Newspaper Publisher	Director	Ossian State Bank, Director	News Banner Publication, President	1%	none	none
Lori Gehring Ossian, IN 46777 USA	none	none	Ossian State Bank, Head of Lending / Senior VP	none	1%	none	none
Dawn Reese Hoagland, IN 46745 USA	none	none	Ossian State Bank, CFO / Senior VP	none	0%	none	none
Joseph P Oconnor Fort Wayne, IN 46804 USA	none	none	Ossian State Bank, Business Banking Manager / Senior VP	none	0%	none	none