



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, Joshua Guttau

Name of the Holding Company Director and Official

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.

  
Signature of Holding Company Director and Official  
03/30/2016  
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 1207785

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

Treynor Bancshares, Inc.

Legal Title of Holding Company

15 E. Main St. PO Box A

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

Treynor

IA

51575

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Debra Gordon

Asst. Controller

Name

Title

712-487-3000

Area Code / Phone Number / Extension

712-487-3475

Area Code / FAX Number

deb.gordon@tsbg.com

E-mail Address

www.tsbank.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



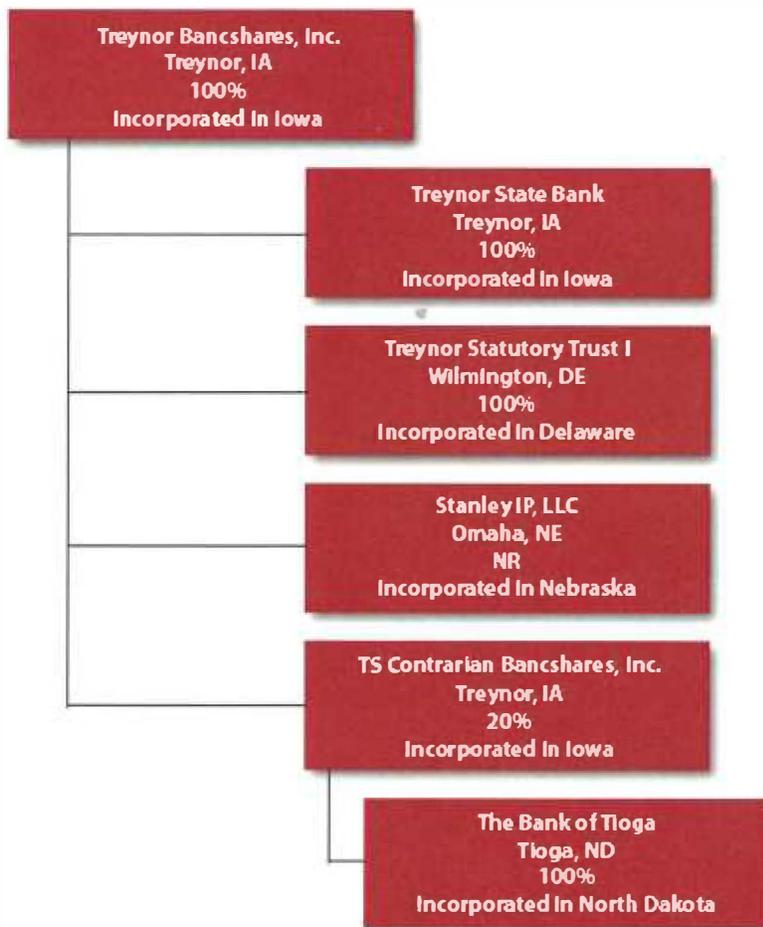
**TREYNOR BANCSHARES, INC.**  
**15 East Main Street**  
**Treynor, IA 51575**  
**December 31, 2015**

**1. Annual Report to Shareholders:** The bank holding company does not prepare an annual report for its shareholders.

**2(a). Organization Chart:**

NR=Ownership percentage not reportable on the FR Y-10.

Treynor State Bank LEI #: 5493008LMXP14HBMBK78  
There are no other entities with LEI's to report for our organization.



**2 (b). Domestic Branch Listing:**

Submitted via e-mail on March 29, 2016 & March 30, 2016.

Results: A list of branches for your holding company: TREYNOR BANCSHARES, INC. (1207785) of TREYNOR, 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)	768953	BANK OF TIOGA, THE	7 NORTH MAIN STREET	TIOGA	ND	5885	WILLIAMS	UNITED STATES	11299	0	BANK OF TIOGA, THE	768953	
OK		Full Service	924656	111 EAST CENTRAL OFFICE	111 EAST CENTRAL	CROSBY	ND	5873	DIVIDE	UNITED STATES	Not Required	Not Required	BANK OF TIOGA, THE	768953	
OK		Full Service (Head Office)	552545	TREYNOR STATE BANK	15 EAST MAIN STREET	TREYNOR	IA	5157	POTTAWATTAMIE	UNITED STATES	9269	0	TREYNOR STATE BANK	552545	
OK		Full Service	3643118	COUNCIL BLUFFS BRANCH	1745 MADISON AVENUE	COUNCIL BLUFFS	IA	51503-5	POTTAWATTAMIE	UNITED STATES	453304	2	TREYNOR STATE BANK	552545	
OK		Limited Service	4491651	TJ BRANCH	2501 WEST BROADWAY	COUNCIL BLUFFS	IA	5150	POTTAWATTAMIE	UNITED STATES	541309	4	TREYNOR STATE BANK	552545	
OK		Full Service	4491660	WEST BROADWAY BRANCH	3201 WEST BROADWAY	COUNCIL BLUFFS	IA	5150	POTTAWATTAMIE	UNITED STATES	Not Required	Not Required	TREYNOR STATE BANK	552545	
OK		Full Service	3519996	MACEDONIA BRANCH	310 MAIN STREET	MACEDONIA	IA	5154	POTTAWATTAMIE	UNITED STATES	359584	1	TREYNOR STATE BANK	552545	
ADD		Full Service		ATLANTIC BRANCH	1005 EAST 7TH STREET	ATLANTIC	IA	5002	CASS	UNITED STATES			TREYNOR STATE BANK	552545	

CD

Results: A list of branches for your holding company: **TS CONTRARIAN BANCSHARES, INC. (4718134) of TREYNOR, 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**

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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)	768953	BANK OF TIOGA, THE	7 NORTH MAIN STREET	TIOGA	ND	58852	WILLIAMS	UNITED STATES	11299	0	BANK OF TIOGA, THE	768953	
OK		Full Service	924656	111 EAST CENTRAL OFFICE	111 EAST CENTRAL	CROSBY	ND	58730	DIVIDE	UNITED STATES	Not Required	Not Required	BANK OF TIOGA, THE	768953	

TREYNOR BANCSHARES, INC.  
 15 East Main Street  
 Treynor, IA 51575  
 December 31, 2015

3. Securities Holders

(A) Treynor Bancshares, Inc.

(1) List each shareholder, of record, that directly or indirectly owns, controls or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company.

Name (city & state/country)	Country of Citizenship or incorporation	Number of each class of voting securities	Percentage of each class of voting securities
Heidi Gutttau-Fox & Joshua Gutttau Irrevocable Living Trust Treynor, Iowa, USA	USA	715	95.35%

(Trustees that have the power to vote the above securities: Joshua Gutttau & Heidi Gutttau-Fox.)

(2) Securities holders (with at least 5% of securities or rights) who sold or otherwise divested their securities or rights before fiscal year end: None

(B) TS Contrarian Bancshares, Inc.

(1) List each shareholder, of record, that directly or indirectly owns, controls or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company.

Name (city & state/country)	Country of Citizenship or incorporation	Number of each class of voting securities	Percentage of each class of voting securities
Voting Trust	U.S.A	250,000	100%

(Trustees of the Voting Trust that have the power to vote the above securities: Joshua Gutttau, Michael Gutttau, Judith Gutttau, Richard Gibson, Kim Gibson, Tracy Connealy)

(2) Securities holders (with at least 5% of securities or rights) who sold or otherwise divested their securities or rights before fiscal year end: None

4. Insiders:

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

(1) Name, city and state/country

Michael K. Gutttau  
 Treynor, IA USA

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

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

Not applicable

(3) Title or position with:

(a) The bank holding company:

Chairman and Director

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

Trey nor State Bank - Chairman and Director  
TS Contrarian Bancshares, Inc. – Chairman and Director

(c) Any other business company in which the person is a director, trustee, partner or Executive officer:

Hearthstone Estates - Director  
Dutchmaster Flight, LLC - Director, Manager  
Southwest Iowa Renewable Energy, Council Bluffs – Director  
Carson Flying Feeders - Director  
Trey nor State Bank Community Foundation-Director and Chairman  
Ag Majors, LLC – Member  
Trey nor Tomorrows – Chairman and Director

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

(a) The bank holding company:

1 share – 0.13%

(b) Direct and indirect subsidiaries of the bank holding company

TS Contrarian Bancshares – 100% as a Trustee of Voting Trust

(c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

None

4. Insiders continued:

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

(1) Name, city and state/country

Judith A. Gutt au  
Trey nor, IA USA

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

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

Not applicable

(3) Title or position with:

(a) The bank holding company:

Secretary and Director

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

Trey nor State Bank – Director of Community Reinvestment  
and Director of the Board and Secretary of the Board  
TS Contrarian Bancshares, Inc. – Secretary and Director  
The Bank of Tioga – Secretary

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

Dutchmaster Flight, LLC - Director  
Hearthstone Estate, Inc. – Director  
Carson Flying Feeders - Director  
Trey nor State Bank Community Foundation-Director and Secretary  
Judith Gutt au & Heidi Gutt au-Fox Irrevocable Living Trust-Trustee  
Judith Gutt au & Joshua Gutt au Irrevocable Living Trust-Trustee  
Trey nor Tomorrows - Secretary and Director

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

(a) The bank holding company:

1 share – 0.13%

(b) Direct and indirect subsidiaries of the bank holding company

TS Contrarian Bancshares – 100% as a Trustee of Voting Trust

(c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

Judith Gutt au & Heidi Gutt au-Fox Irrevocable Living Trust – 50%  
Judith Gutt au & Joshua Gutt au Irrevocable Living Trust – 50%

**4. Insiders continued:**

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

(1) Name, city and state/country

Heidi A. Gutt au-Fox  
Trey nor, IA USA

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

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

Attorney

(3) Title or position with:

(a) The bank holding company:

Director

b) All direct and indirect subsidiaries of the bank holding company:

Trey nor State Bank – Director

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

Justice Valley Farms, Inc - owner  
Heidi Gutt au-Fox & Joshua Gutt au Irrevocable Living Trust-Trustee  
Judith Gutt au & Heidi Gutt au-Fox Irrevocable Living Trust-Trustee  
Trey nor State Bank Community Foundation-Director  
TS REIS, Inc, TS REIS I LLC, TS REIS II LLC, TS REIS III LLC  
TS CAPITAL FUND I, LP, TS CAPITAL GP I, LLC  
Gutt au Land Co. I, LLC  
Timber Stream Cattle Co., LLC-Partner  
D&E Frazier Land Co LLC-Partner  
Baird Holm LLP-Partner

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

(a) The bank holding company:

Trust: 715 shares (w/ J Gutt au) – 95.35%

(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:

Justice Valley Farms, Inc. – 50%  
Heidi Gutt au-Fox & Joshua Gutt au Irrevocable Living Trust-50%  
Judith Gutt au & Heidi Gutt au-Fox Irrevocable Living Trust – 50%  
TS REIS, Inc, TS REIS I LLC, TS REIS II LLC, TS REIS III LLC  
TS CAPITAL I, LP, TS CAPITAL GP I, LLC – 25%  
Timber Stream Cattle Co. – 50%  
Gutt au Land Co. I, LLC – 50%  
D&E Frazier Land Co LLC – 50%

**4. Insiders continued:**

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

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

(1) Name, city and state/country

Joshua M. Guttau  
Trey nor, IA USA

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

Not Applicable

(3) Title or position with:

(a) The bank holding company:

CEO, CFO, Director

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

Trey nor State Bank – CEO, CFO, Director  
TS Contrarian Bancshares, Inc. – CEO, CFO, Director  
The Bank of Tioga – CEO, Chairman, Director

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

Guttau Land Company LLC – Partner  
Iowa Bankers Benefit Plan - Trustee  
Heidi Guttau-Fox & Joshua Guttau Irrevocable Living Trust-Co-Trustee  
Judith Guttau & Joshua Guttau Irrevocable Living Trust-Trustee  
TS REIS, Inc, TS REIS I LLC, TS REIS II LLC, TS REIS III LLC  
TS CAPITAL FUND I, LP, TS CAPITAL GP I, LLC-Partner  
Guttau Land Co. I, LLC  
Fellowship Church, Advisory Board  
Timber Stream Cattle Co., LLC-Partner

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

(a) The bank holding company:

Trust: 715 shares (w/ H Guttau) – 95.35%

(b) Direct and indirect subsidiaries of the bank holding company

TS Contrarian Bancshares – 100% as a Trustee of Voting Trust

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

- (c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

Guttau Land Company LLC- 50%  
Heidi Guttau-Fox & Joshua Guttau Irrevocable Living Trust-50%  
Judith Guttau & Joshua Guttau Irrevocable Living Trust - 50%  
TS REIS, Inc, TS REIS I LLC, TS REIS II LLC, TS REIS III LLC - 50%  
TS CAPITAL I, LP, TS CAPITAL GP I, LLC - 50%  
Guttau Land Co. I, LLC - 50%  
Timber Stream Cattle Co. - 50%

4. Insiders continued:

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

- (1) Name, city and state/country

Wendell A. Volkens  
Council Bluffs, IA USA

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

Retired

- (3) Title or position with:

- (a) The bank holding company:

Director

- (b) All direct and indirect subsidiaries of the bank holding company:

Trey nor State Bank - Director

- (c) Any other business company in which the person is a director, trustee, partner or executive officer:

Cedarlane Feedlots, Inc. - President  
Carson Feeders, Inc. - Vice President  
Carson Flying Feeders - Director  
Trey nor State Bank Community Foundation-Director  
Introfiant LLC, Partner  
BMW, LLC, Partner

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

- (a) The bank holding company:  
4.10 shares - .55%

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

- (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:
- Cedar Lane Feedlots, Inc. – 40%
  - Carson Feeders, Inc. – 35.14%
  - Introfiant, LLC – 33.34%
  - BMW, LLC – 33%

4. Insiders continued:

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

(1) Name, city and state/country

Marlyn A. Eitmann  
Trey nor, IA USA

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

Retired

(3) Title or position with:

(a) The bank holding company:

Director

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

Trey nor State Bank – Director

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

Den-Mar Corp. – Director & President  
Trey nor State Bank Community Foundation-Director

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

(a) The bank holding company:

4.10 shares - .55%

(b) Direct and indirect subsidiaries of the bank holding company

None

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

- (c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

Den-Mar Corp. – 26%

4. Insiders continued:

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

- (1) Name, city and state/country

Eugene Young  
Trey nor, IA USA

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

Not Applicable

- (3) Title or position with:

- (a) The bank holding company:

Director

- (b) All direct and indirect subsidiaries of the bank holding company:

Trey nor State Bank – Facilities Coordinator & Director

- (c) Any other business company in which the person is a director, trustee, partner or executive officer:

St. Paul Lutheran Church, Trustee  
Salem Lutheran Association, Director

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

- (a) The bank holding company:

None

- (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:

None

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

4. Insiders continued:

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

(1) Name, city and state/country

Neil Stanley  
Omaha, NE USA

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

Financial Institution Consultant

(3) Title or position with:

(a) The bank holding company:

Director

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

Trey nor State Bank – Director  
Stanley IP, LLC-Partner

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

Stanley Performance Strategies LLC-Partner

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

(a) The bank holding company:

None

(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:

Stanley Performance Strategies LLC-100%  
Stanley IP, LLC – 60%

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

4. Insiders continued:

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

(1) Name, city and state/country

Christine A. Clausen  
Carson, IA USA

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

Cattle Feeder

(3) Title or position with:

(a) The bank holding company:

Director

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

Trey nor State Bank – Director

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

JAC Cattle Co. – President  
JAC Land, LLC – Manager  
Carson Feeders, Inc. – President

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

(a) The bank holding company:

None

(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:

JAC Cattle Co. – 100%  
JAC Land, LLC – 100%  
Carson Feeders, Inc. – 65%

4. Insiders continued:

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

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

(1) Name, city and state/country

Kim Gibson  
Council Bluffs, IA USA

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

Retired

(3) Title or position with:

(a) The bank holding company:

None

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

TS Contrarian Bancshares, Inc. – Director

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

Cedar Lake Farms, LLC-Manager/Member  
Gibson Capital Ventures, LLC-Manager/Member

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank holding company

TS Contrarian Bancshares – 100% as a Trustee of Voting Trust

(c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

Cedar Lake Farms, LLC-50%

**4. Insiders continued:**

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

(1) Name, city and state/country

Timothy Joyce  
Tioga, North Dakota USA

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

Pharmacist

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

(3) Title or position with:

- (a) The bank holding company:

None

- (b) All direct and indirect subsidiaries of the bank holding company:

The Bank of Tioga – Director

- (c) Any other business company in which the person is a director, trustee, partner or executive officer:

Tioga Drug, Inc.

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

- (a) The bank holding company:

None

- (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:

Tioga Drug, Inc. – 100%

4. Insiders continued:

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

- (1) Name, city and state/country

Tracy Connealy  
Council Bluffs, IA USA

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

Office Manager – Agro International

- (3) Title or position with:

- (a) The bank holding company:

None

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

- (b) All direct and indirect subsidiaries of the bank holding company:

TS Contrarian Bancshares, Inc. – Director

- (c) Any other business company in which the person is a director, trustee, partner or executive officer:

Gibson Capital Ventures, LLC-Officer/Secretary

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

- (a) The bank holding company:

None

- (b) Direct and indirect subsidiaries of the bank holding company

TS Contrarian Bancshares – 100% as a Trustee of Voting Trust

- (c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

4. Insiders continued:

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

- (1) Name, city and state/country

Richard Gibson  
Council Bluffs, IA USA

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

Retired

- (3) Title or position with:

- (a) The bank holding company:

None

- (b) All direct and indirect subsidiaries of the bank holding company:

TS Contrarian Bancshares, Inc. – Director

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

- (c) Any other business company in which the person is a director, trustee, partner or executive officer:

Ag Re Co, LLC-Chairman  
RCGWLG, LTD-Chairman  
WLGRCG, LLC- Chairman  
Gibson Holding, LLC- Chairman  
Gibson Capital, LLC- Chairman  
Agro International- Chairman  
Cedar Lake Farms, LLC- Chairman  
Gibson Capital Ventures, LLC- Chairman

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

- (a) The bank holding company:

None

- (b) Direct and indirect subsidiaries of the bank holding company

TS Contrarian Bancshares – 100% as a Trustee of Voting Trust

- (c) Any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

Cedar Lake Farms, LLC-25%  
Gibson Capital Ventures, LLC-30%

**4. Insiders continued:**

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

- (1) Name, city and state/country

David Grubb  
Tioga, North Dakota USA

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

Bank President

- (3) Title or position with:

- (a) The bank holding company:

None

- (b) All direct and indirect subsidiaries of the bank holding company:

The Bank of Tioga – Director

TREYNOR BANCSHARES, INC.  
15 East Main Street  
Trey nor, IA 51575  
December 31, 2015

(c) Any other business company in which the person is a director, trustee, partner or executive officer:

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

(a) The bank holding company:

None

(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: