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FEDERAL RESERVE BANK
OF CLEVELAND

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FRY-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

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, Lawrence Schimmoeller

Name of the Holding Company Director and Official

President/CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

FJSB Bancshares, Inc.

Legal Title of Holding Company

120 N. Water Street, Box 186

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

Ft. Jennings

OH

45844

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Lawrence Schimmoeller

President/CEO

Name

Title

419-286-2527

Area Code / Phone Number / Extension

419-286-2409

Area Code / FAX Number

Lawrence Schimmoeller (larry@fjsb.com)

E-mail Address

Lawrence Schimmoeller

Signature of Holding Company Director and Official

3-25-16

Date of Signature

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

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 2524443
C.I. _____

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

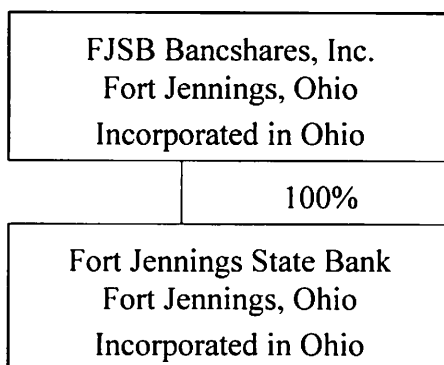
**FJSB Bancshares, Inc.
Fort Jennings, Ohio**

Fiscal Year Ending December 31, 2015

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does prepare an annual report (counter statement format) for its shareholders.

2a: Organizational Chart



*** Unless noted otherwise, all entities do not have an LEI.

- 2.b Domestic branch listing provided to the Federal Reserve Bank.

FJSB Bancshares, Inc.
Fort Jennings, OH
Form FR Y-6

December 31, 2015

Report Item 3: Securities Holders
(1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15

Securities Holders not listed in (3)(1)(c) that had ownership, control or holdings 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 of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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(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
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None

N/A

N/A

None

N/A

N/A

FJSB Bancshares, Inc.
Fort Jennings, OH
Form FR Y-6
December 31, 2015

Report Item 4: Insiders
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with 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 Shares in Holding Company	(4)(b) Percentage of Voting Shares 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 percentages of voting securities held)
Douglas Beining Fort Jennings, OH, USA	Electrician	Director	Director	Heitmeyer Farms - partner D & L Farms - partner	0.800%	N/A	N/A 25%
David A. Tabler Columbus Grove, OH, USA	Business	Director	Director	Tabhaek, Inc.-President	.005%	N/A	50%
L. Duane Tooman Leipsic, OH, USA	Businessman	Director	Director	Tooman Roofing & Painting LLC Owner/President	0.20%	N/A	100%
James Miehls Fort Jennings, OH, USA	Farmer	Vice Chairman	Vice Chairman	Miehls Brothers Partnership	1.187%	N/A	N/A
Lawrence Schimmoeller Fort Jennings, OH, USA	Banker	Director, President, CEO	Director, President, CEO	N/A	0.279%	N/A	N/A
William Wildenhaus Ottawa, OH, USA	Attorney	Chairman Director	Chairman Director	Leopold & Wildenhaus - Partner	2.64%	N/A	50%
Cheryl McKee Fort Jennings, OH, USA	Banker	Treasurer Secretary	Cashier, Secretary Director	N/A	1.58%	N/A	N/A

