



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, Richard E. Belcher

Name of the Holding Company Director and Official

President

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

03/21/2016

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

2389996

C.I.

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)

Reporter's Name, Street, and Mailing Address

American Midwest Financial Corporation

Legal Title of Holding Company

301 E. 9th St.

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

Rochester

IN

46975

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Amanda Morris-Feldman EVP/Treasurer/CFO

Name

Title

5742231755

Area Code / Phone Number / Extension

5742231793

Area Code / FAX Number

amandam@firstfederalbanking.com

E-mail Address

www.firstfederalbanking.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

American Midwest Financial Corporation
LEI None
State of Delaware
Rochester, Indiana

First Federal Savings Bank
LEI None
Rochester, Indiana
100%

First Federal Risk Management, Inc.
LEI None
State of Nevada
Las Vegas, NV
100%

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)	257578	FIRST FEDERAL SAVINGS BANK	301 EAST 9TH STREET	ROCHESTER	IN	46975	FULTON	UNITED STATES	44350	0	FIRST FEDERAL SAVINGS BANK	257578	
ok		Full Service	2046066	BREMEN OFFICE	206 WEST PLYMOUTH STREET	BREMEN	IN	46506	MARSHALL	UNITED STATES	285155	2	FIRST FEDERAL SAVINGS BANK	257578	
ok		Full Service	4155515	ELKHART BRANCH	2926 SOUTH MAIN STREET	ELKHART	IN	46517	ELKHART	UNITED STATES	285157	101	FIRST FEDERAL SAVINGS BANK	257578	
ok		Full Service	4155524	MISHAWAKA BRANCH	906 WEST EDISON RD	MISHAWAKA	IN	46545	ST JOSEPH	UNITED STATES	492463	102	FIRST FEDERAL SAVINGS BANK	257578	
ok		Full Service	2046075	PLYMOUTH OFFICE	2113 NORTH MICHIGAN	PLYMOUTH	IN	46563	MARSHALL	UNITED STATES	285156	100	FIRST FEDERAL SAVINGS BANK	257578	
ok		Full Service	2046084	WINAMAC BRANCH	814 US HIGHWAY 35 NORTH	WINAMAC	IN	46995	PULASKI	UNITED STATES	285154	1	FIRST FEDERAL SAVINGS BANK	257578	

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American Midwest Financial Corp.
Rochester, IN
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 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 <u>during</u> 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
Belcher Family, LP Rochester, IN, U.S.	United States of America	24,792; 19.77%	N/A	N/A	N/A
Richard E. Belcher Rochester, IN, U.S.	United States of America	37,676; 30.05%			
Richard E. Belcher Trust, Richard E. Belcher as Trustee, Rochester, IN, U.S.	United States of America	12,009; 9.57 %			
Fritts Family LP Rochester, IN, U.S.	United States of America	11,805; 9.42%			

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American Midwest Financial Corp
Rochester, IN
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) other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
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)	
Richard E. Belcher, Rochester, IN		President/Managi ng Officer/Director	CEO, FFSB	N/A		N/A	
Richard E. Belcher Trust, Richard E. Belcher as Trustee, Rochester, IN		President/Managi ng Officer/Director	CEO, FFSB	N/A	30.05%		N/A
Donald R. Groenleer, Rochester, IN	Retired CFO of FFSB	EVP/Treasurer and Secretary/Directo	N/A	N/A	<1%	N/A	
Jay A. Heyde, Rochester, IN	Retired President, Heyde	Director	N/A	N/A	1.59%	N/A	N/A

Nancy E. Gruesser, Zionsville, IN	CPA	Director	N/A	N/A	<1%	N/A	N/A
John W. Howkinson, Rochester, IN		Director	N/A	N/A	2.68%	N/A	N/A
Joseph W. Hasler, Paris, IL	Retired Educator Retired President, Illinois	Director	N/A	N/A	3.26%	N/A	N/A
Alan B. Terrell, Rochester, IN	Retired President, Rochester Telephone	Director	N/A	N/A	<1%	N/A	N/A
Cynthia J. Maves, Columbus, OH	Lawyer, Clean Fuels of Ohio	Advisory Director	N/A	N/A	<1%	N/A	N/A
Daniel W. Belcher, Indianapolis, IN	Medical Doctor	Advisory Director	N/A	N/A	None	N/A	N/A
Belcher Family, LP, Rochester, IN	N/A	N/A	N/A	N/A	19.77%	N/A	N/A