



# 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, John E. Benz

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.*



Signature of Holding Company Director and Official

01/22/2016

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.

1205428

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

Benz Holding Company

Legal Title of Holding Company

260 Main Street; P.O. Box 188

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

<u>Melvin</u>	<u>IA</u>	<u>51350</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John E. Benz President

Name Title

712-736-2420

Area Code / Phone Number / Extension

712-736-2183

Area Code / FAX Number

jeb@melvinsavingsbank.com

E-mail Address

www.melvinsavingsbank.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

Report Item 2(a)

BENZ HOLDING COMPANY (1)  
ORGANIZATION CHART  
12/31/15

BENZ HOLDING COMPANY  
Owning 100% of the outstanding  
voting stock  
of the Melvin Savings Bank  
Incorporated in Iowa

Melvin Savings Bank  
260 Main Street  
Melvin, Iowa  
Incorporated in Iowa

(1) All entities do not have an LEI

2 (b)

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>.

\* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	764441	MELVIN SAVINGS BANK	260 MAIN STREET	MELVIN	IA	51350	OSCEOLA	UNITED STATES	205	0	MELVIN SAVINGS BANK	764441	
OK		Full Service	2220295	SIBLEY BRANCH	7212ND AVENUE	SIBLEY	IA	51249	OSCEOLA	UNITED STATES	274221	1	MELVIN SAVINGS BANK	764441	

Form FR Y-6  
Benz Holding Company  
Melvin, Iowa 51350  
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with				Securities Holders not listed in 3(1)(a) through		
(1)(a)	(1)(b)	(1)(c)		(2)(a)	(2)(b)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities		Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
J. W. Benz Family Trust---John E. Benz Melvin, IA	USA	275	7.56%	N/A	N/A	N/A
James L. Benz	USA	276	7.58%			
Gary T. Benz	USA	276	7.58%			
Edward F. Benz Estate Laurens, IA	USA	5	.14%	N/A	N/A	N/A
John E. Benz Melvin, IA	USA	830	22.81%	N/A	N/A	N/A
Gary T. Benz Melvin, IA	USA	755	20.74%	N/A	N/A	N/A
Allison P. Benz Rossan Melvin, IA	USA	22	0.60%	N/A	N/A	N/A
James L. Benz Spirit Lake, IA	USA	744	20.44%	N/A	N/A	N/A
Adam R. Benz Spirit Lake, IA	USA	11	0.30%	N/A	N/A	N/A
Ryan R. Benz Spirit Lake, IA	USA	11	0.30%	N/A	N/A	N/A
Scott Benz Lake City, IA	USA	95	2.60%	N/A	N/A	N/A
Deborah Miller Rochester, MN	USA	95	2.60%	N/A	N/A	N/A
Shelley L. Bussey Chanhassen, MN	USA	95	2.60%	N/A	N/A	N/A
Tom & Jo Timmons Living Trust Sun Lakes, AZ	USA	35	0.97%	N/A	N/A	N/A
Joleen B. Seivert Hartley, IA	USA	35	0.97%	N/A	N/A	N/A
Philip R. Timmons Hartley, IA	USA	35	0.97%	N/A	N/A	N/A
Nancy K. Travaille Melvin, IA	USA	35	0.97%	N/A	N/A	N/A
Joan Ryder Benz Naples, FL	USA	10	0.27%	N/A	N/A	N/A
		3640	100.00%			

Form FR Y-6

Benz Holding Company  
Melvin, Iowa  
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	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses	Percentage of Voting Securities in Bank 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)
John E. Benz Melvin, IA USA	None	President/ Chairman of the Board	President/ Chairman of the Board (Melvin Savings Bank)	None	830 shares/ 22.81%	0	None
Gary T. Benz Melvin, IA USA	None	Vice-President/ Secretary of the board	Exec. Vice-Pres. & Operations Officer/ Director (Melvin Savings Bank)	None	755 shares/ 20.74%	0	None
James L. Benz Spirit Lake, IA USA	None	Director	Vice-President/ Director (Melvin Savings Bank)	None	744 shares/ 20.44%	0	None
Philip Timmons Hartley, IA USA	Farmer	Director	Director (Melvin Savings Bank)	None	35 shares/ 0.97%	0	None
Nancy Travaille Melvin, IA USA	Ass't. Cashier Melvin Savings Bank	Treasurer	None	None	35 shares/ 0.97%	0	None
John W. Benz Family Trust Melvin, IA USA	John E. Benz	President/ Chairman of the Board	John E. Benz, Pres./Chm.of the Board (Melvin Savings Bank)	None	275 shares/ 7.56%	0	None
John W. Benz Family Trust Melvin, IA USA	James L. Benz	Director	James L. Benz, VP, Director (Melvin Savings Bank)		276 shares/ 7.58%	0	None
John W. Benz Family Trust Melvin, IA USA	Gary T. Benz	Vice-President/ Secretary of the Board	Gary T. Benz, Exec. VP/Op. Officer, Director (Melvin Savings Bank)		276 shares/ 7.58%	0	None