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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, Dennis M. Hansen

Name of the Holding Company Director and Official

President and Director

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.

Dennis M. Hansen
Signature of Holding Company Director and Official

3/24/16

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 1130736
 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

Evans Bancshares, Inc.

Legal Title of Holding Company

3600 Lafayette Rd.

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

Evansdale

IA

50707

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Dennis M. Hansen

President

Name

Title

319-266-0474

Area Code / Phone Number / Extension

319-266-0496

Area Code / FAX Number

dennis@fssbonline.com

E-mail Address

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

December 31, 2015

Federal Reserve Bank of Chicago
Supervision and Regulation
P.O. Box 834
Chicago, IL 60690-0834

RE: Evans Bancshares, Inc. (EBS) (8357)

Evansdale, IA

Report Item 1: Annual Report to Shareholders (submitted under separate cover)

Report Item 2a: Organizational Chart

Evans Bancshares, Inc. (Top Tier Bank Holding Company)

LEI: None.

Evansdale, IA USA

Incorporated in Iowa

First Security State Bank

LEI: None.

Evansdale, IA USA

Incorporated in Iowa

No intercompany ownership

100% voting equity owned by Evans Bancshares Inc.

Companies reportable on the FR Y-10 report and thus reportable on the FR Y-6

- (1) None.
- (2) None.
- (3) None.
- (4) None.
- (5) None.
- (6) None.
- (7) None.

Additional companies reportable on the FR Y-6

None.

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)	681043	FIRST SECURITY STATE BANK	3600 LAFAYETTE ROAD	EVANSDALE	IA	50707	BLACK HAWK	UNITED STATES	12400	0	FIRST SECURITY STATE BANK	681043	
ok		Full Service	3521542	CEDAR FALLS BRANCH	3229 GREENHILL CIRCLE	CEDAR FALLS	IA	50613	BLACK HAWK	UNITED STATES	362311	2	FIRST SECURITY STATE BANK	681043	

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Evans Bancshares, Inc.
Evansdale, IA

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 as of 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
Paul and Pamela Martin Brandenton, FL USA	USA	7,354/10.39%
Burk and Julianne Miehle Buckingham, IA USA	USA	5,236/7.40%

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 during the fiscal year ending 12-31-2015

(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
None.	None.	None.

Holding Company Name
City, State
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 Bank Holding Company	Title & Position with Bank 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 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)
Mark F. Conway Cedar Falls, IA USA	Attorney - Swisher & Cohrt PLC	Director	Director- FSSB	Partner - Swisher & Cohrt Building Partnership,	0.01%	None.	None.
Dennis M. Hansen Waverly, IA USA		Director COB/Pres/Treas	Director COB/CEO/Pres of FSSB	Member/Manager Charlie 25 LLC	1.46% (Includes ESOP Ownership)	None.	None.
Timothy J. Mack Waterloo, IA USA		Director VP/Sec	EVP/Director-FSSB	None	0.18% (Includes ESOP Ownership)	None.	None.
Paul L. Martin Brandenton, FL USA	Independent Recruiter	Director	Director-FSSB	None	10.36% (combined with wife Pamela)	None.	None.
Burk A. Mieke Buckingham, IA USA	President/Director of Americian Pattern CNC Works Inc.	Director	Director-FSSB	President and Director of Americian Pattern CNC Works Inc., Manager of Americian Pattern Storage LLC, President and Director of Black Hawk Systems Tooling Inc., Manager of Viking Plaza LLC, President and Director of AP Industrial Steel, Inc. and Director of RMAment Inc.	7.38% (jointly with wife Julianne)	None.	Black Hawk Systems Tooling Inc.(75%); Americian Pattern Storage LLC (50%), Americian Pattern CNC Works Inc. (100%), 100% Viking Plaza LLC, AP Industrial Steel, Inc. (100%), RMAment Inc. (40%), Friends of the Elks, LLC (25%)
James E. Ocheltree	President of Elliott Bros Truck Line, Inc.	Director	Director-FSSB	None	1.30% (jointly with wife Bonita)	None.	None.
Scott W. Staebell	President of Town & Country Home Improvement Co., Inc.	Director	Director-FSSB	Member - SRS Farms LC, Member/Manager - SAAAL, LLC	0.21%	None.	31% - Town & Country, 33% - SRS Farms, LC, 50% - SAAL, LLC