

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 2)*

NSTS Bancorp, Inc.

(Name of Issuer)

Common Stock, \$0.01 par value per share

(Title of Class of Securities)

6293JP109

(CUSIP Number)

12/31/2024

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

SCHEDULE 13G

CUSIP No. 6293JP109

1	Names of Reporting Persons NORTH SHORE TRUST & SAVINGS EMPLOYEE STOCK OWNERSHIP PLAN TRUST
2	Check the appropriate box if a member of a Group (see instructions) <input type="checkbox"/> (a) <input type="checkbox"/> (b)
3	Sec Use Only
4	Citizenship or Place of Organization ILLINOIS

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 366,992.00
	6	Shared Voting Power 63,247.00
	7	Sole Dispositive Power 430,239.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 430,239.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) <input type="checkbox"/>	
11	Percent of class represented by amount in row (9) 8.1 %	
12	Type of Reporting Person (See Instructions) EP	

SCHEDULE 13G

Item 1.

- (a) **Name of issuer:**
NSTS Bancorp, Inc.
- (b) **Address of issuer's principal executive offices:**
700 LEWIS AVE., WAUKEGAN, ILLINOIS, 60085.

Item 2.

- (a) **Name of person filing:**
North Shore Trust & Savings Employee Stock Ownership Plan Trust (?NSTS ESOP Trust?)
- (b) **Address or principal business office or, if none, residence:**
c/o Pentegra Services, Inc., 2 Enterprise Drive, Suite 408, Shelton, CT 06484
- (c) **Citizenship:**
Illinois
- (d) **Title of class of securities:**
Common Stock, \$0.01 par value per share
- (e) **CUSIP No.:**
6293JP109

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

- (f) An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) Amount beneficially owned:

[See row 9 of the cover page.](#)

(b) Percent of class:

[See row 11 of the cover page.](#) %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

[See row 5 of the cover page.](#)

(ii) Shared power to vote or to direct the vote:

[See row 6 of the cover page.](#)

(iii) Sole power to dispose or to direct the disposition of:

[See row 7 of the cover page.](#)

(iv) Shared power to dispose or to direct the disposition of:

[See row 8 of the cover page.](#)

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

[Not Applicable](#)

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

[Not Applicable](#)

Item 8. Identification and Classification of Members of the Group.

[Not Applicable](#)

Item 9. Notice of Dissolution of Group.

[Not Applicable](#)

Item 10. Certifications:

[By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.](#)

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

**NORTH SHORE TRUST & SAVINGS
EMPLOYEE STOCK OWNERSHIP PLAN
TRUST**

Signature: /s/ Pentegra Trust Company, as Trustee Paula
Edmonds

Name/Title: Vice President

Date: 02/10/2025