

Board of Governors of the Federal Reserve System



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, Leslie J. Wynja

Name of the Holding Company Director and Official

Vice President/Director/CFO

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

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 1201457
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

5493003ZC7SKISBA2026

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

Reporter's Name, Street, and Mailing Address

Ambank Company, Inc.

Legal Title of Holding Company

525 North Main Avenue/PO Box 140

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

Sioux Center

IA

51250

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Leslie J. Wynja

VP/CFO

Name

Title

712-722-4846

Area Code / Phone Number / Extension

712-722-3819

Area Code / FAX Number

lesw@ambankiowa.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

AMBANK COMPANY, INC.
 FRY-6 REPORT ITEMS
 December 31, 2015

1. FINANCIAL STATEMENTS ARE ATTACHED.

2. a.

 AMBANK COMPANY, INC.

OWNS
 50 (100.00%) SHARES
 OF

 AMERICAN STATE BANK
 SIOUX CENTER, IOWA
 50 SHARES OUTSTANDING
 Incorporated in Iowa

OWNS
 3,000 (100.00%) SHARES
 OF

 AMERICAN BANK, NATIONAL ASSOCIATION
 LE MARS, IOWA
 3,000 SHARES OUTSTANDING
 Incorporated in Iowa

OWNS
 50(100.00%) SHARES
 OF

 AMBANK LEASING, INC.
 SIOUX CENTER, IOWA
 Incorporated in Iowa

 * Note 1 below

OWNS
 310 COMMON SECURITIES (100.0%)
 OF

 AMBANK CAPITAL TRUST II
 SIOUX CENTER, IOWA
 310 SECURITIES OUTSTANDING
 A Delaware Trust

OWNS
 210 UNITS (100.00%)
 OF

 CENTURY BUILDING, L.L.C.
 IOWA
 210 UNITS OUTSTANDING
 Organized in Iowa

OWNS
 310 COMMON SECURITIES (100.0%)
 OF

 AMBANK CAPITAL TRUST III
 IOWA
 310 SECURITIES OUTSTANDING
 A Delaware Trust

OWNS
 350 (100%a) SHARES
 OF

 ARI SERVICES, LTD
 SIOUX CENTER, IOWA
 350 SHARES OUTSTANDING
 Incorporated in Iowa

Ambank Company Inc.
 LEI number 5493003ZC7SKISBA2026
 All other entities do not have an LEI

*Note 1. Ambank Leasing Inc. owns a managing interest in Century Building, L.L.C.

Results: A list of branches for your holding company: **AMBANK COMPANY, INC. (1201457) of SIOUX CENTER, IA.**
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **04/05/2016**.

Reconciliation and Verification 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>.

* FDIC UNINUM, 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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	345345	AMERICAN BANK, NATIONAL ASSOCIATION	234 5TH AVENUE SW	LE MARS	IA	51031	PLYMOUTH	UNITED STATES	3961	0	AMERICAN BANK, NATIONAL ASSOCIATION	345345	
ok		Full Service	2402493	REMSEN BRANCH	400 WEST HIGHWAY 3	REMSEN	IA	51050	PLYMOUTH	UNITED STATES	208194	1	AMERICAN BANK, NATIONAL ASSOCIATION	345345	
ok		Full Service (Head Office)	735441	AMERICAN STATE BANK	525 NORTH MAIN AVENUE	SIOUX CENTER	IA	51250	SIOUX	UNITED STATES	181	0	AMERICAN STATE BANK	735441	
ok		Full Service	735142	208 10TH STREET BRANCH	208 10TH STREET	ALTON	IA	51003	SIOUX	UNITED STATES	Not Required	Not Required	AMERICAN STATE BANK	735441	
ok		Full Service	3522709	ALVORD BRANCH	212 MAIN STREET	ALVORD	IA	51230	LYON	UNITED STATES	181375	3	AMERICAN STATE BANK	735441	
ok		Full Service	2129389	GRANVILLE BRANCH	741 BROAD STREET	GRANVILLE	IA	51022	SIOUX	UNITED STATES	181373	1	AMERICAN STATE BANK	735441	
ok		Full Service	2084068	HOSPERS BRANCH	203 MAIN STREET	HOSPERS	IA	51238	SIOUX	UNITED STATES	181374	2	AMERICAN STATE BANK	735441	
ok		Full Service	3522660	HULL BRANCH	624 MAIN STREET	HULL	IA	51239	SIOUX	UNITED STATES	431556	5	AMERICAN STATE BANK	735441	
ok		Full Service	2888640	ORANGE CITY BRANCH	901 8TH STREET SOUTHEAST	ORANGE CITY	IA	51041	SIOUX	UNITED STATES	Not Required	Not Required	AMERICAN STATE BANK	735441	
ok		Limited Service	3522688	SIOUX CENTER BRANCH	18 6TH STREET NORTHWEST	SIOUX CENTER	IA	51250	SIOUX	UNITED STATES	181376	4	AMERICAN STATE BANK	735441	

Report Item 3-Securities holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2015.		
3(1)(a) Name, City, State, Country	3(1)(b) Country of Citizenship or Incorporation	3(1)(c.) Number & Percentage of Each Class of Voting Securities
W. Dale Den Herder trustee of the W. Dale Den Herder Revocable Trust dated 8/28/12 Sioux Center, IA USA	USA	1414 - 55.13% of common stock
Karen Den Herder trustee of the Karen Den Herder Revocable Trust dated 8/28/12 Sioux Center, IA USA	USA	135 - 5.25% of common stock

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 12/31/15.
none

Ambank Company Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Name, City, State, Country	(2) Principal Occupation If other than with the Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares In Subsidiaries (include names)	(4)(c) List names of other companies if 25% or more of the voting securities are held.
W. Dale Den Herder trustee of the W. Dale Den Herder Revocable Trust dated 8/28/12 Sioux Center, IA USA	N/A	President & Director	CEO & Director (American State Bank) CEO & Director (American Bank) President & Director (Ambank Leasing) Sioux Center, IA President & Director (ARI Services, LTD) Sioux Center, IA	N/A	55.13%	none	N/A
Don Baker Orange City, IA USA	N/A	Exec. VP & Director	Exec. Vice President (American State Bank) Director (American Bank) Vice President & Director (ARI Services, LTD) Sioux Center, IA	N/A	3.25%	none	DR Properties LLC Orange City, IA 50% owned
Karen Den Herder trustee of the Karen Den Herder Revocable Trust dated 8/28/12 Sioux Center, IA USA	Homemaker	VP & Director		N/A	5.26%	none	N/A
Leslie J. Wynja Sioux Center, IA USA	N/A	Sec./Treas./CFO & Director	Vice President/CFO/Cashier (American State Bank) Sec./Treas. & Director (Ambank Leasing) Sioux Center, Iowa Sec./Treas. & Director (ARI Services, LTD) Sioux Center, Iowa	N/A	1.76%	none	N/A
T.J. Speer Sioux Center, IA USA	N/A	Director	Corporate Relationship Mngr.	N/A	none	none	N/A
Stephanie Harshbarger Sioux Center, IA USA	N/A	Director	Executive Secretary	N/A	1.56%	none	N/A
Amy Van Es Brandon, South Dakota USA	Homemaker	Director	N/A	N/A	1.56%	none	N/A