



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. Rob C. Robinson

Name of the Holding Company Director and Official

Vice President/Secretary/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.

Signature of Holding Company Director and Official

03/28/2016

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. _____

1204337

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

Fidelity Ban Corporation

Legal Title of Holding Company

230 1st Street, East

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

Independence

IA

50644

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jean L. Nelson

Vice President/Finance

Name

Title

319-334-7181-1156

Area Code / Phone Number / Extension

319-334-7188

Area Code / FAX Number

jean.nelson@bankiowa.com

E-mail Address

www.bankiowa.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

Form FR Y-6
 Fidelity Ban Corporation
 Independence, IA
 Fiscal Year Ending December 31, 2015

- 1.a. Fidelity Ban Corporation is not required to prepare form 10K with the SEC.
- 1.b. Fidelity Ban Corporation does not prepare an annual report for its shareholders.

2.a. Organizational Chart:



2.b. Completed under separate attachment.

3	3.1a Name and Address	3.1b Country	3.1c Number --- % of Common Stock	3.2a Name and Address	3.2b Country	3.2c Number and % of Common Stock
	Catherine E. Basile Cedar Rapids, IA	USA	2,075 --- 11.86%	N/A	N/A	N/A
	From Trust		545 --- 3.12%			
	Total		2,620 --- 14.98%			
	Susan A. Garber Independence, IA	USA	2,335 --- 13.35%			
	From Trust		545 --- 3.12%			
	Total		2,880 --- 16.47%			

Mary Beth Leytze Independence, IA	USA	1,919 --- 10.97%
Rudolph S. Leytze Independence, IA	USA	1,975 --- 11.29%
From Trust		545 --- 3.12%
Total		2,520 --- 14.41%
Bankers Trust Company, Trustee of the Fidelity Ban Corporation Employee Stock Ownership and 401(k) Plan - ESOP Component Trust Des Moines, IA	USA	1898.844166 --- 10.86%

4 Directors and Officers

1 Names/Addresses	2 Principal Occupation	3a/4a Title with BHC % Shares with BHC	3b/4b Title/Position with Subsidiaries % of Share of Subsidiaries	3c. Title/Position with Other Businesses.	4c Other Companies If 25% or More of Voting Securities Are Held.
Catherine E. Basile Cedar Rapids, IA	Retired	N/A 14.98%	N/A N/A 0.00%	Partner/Leytze's Inc	N/A
Susan A. Garber Independence, IA	Retired	N/A 16.47%	N/A N/A 0.00%	Partner/Leytze's Inc Co-Managing Partner/ G & W LLC	N/A 50%
Mary Beth Leytze Independence, IA	Retired	N/A 10.97%	N/A N/A 0.00%	Partner/Medol, LLC	N/A
Bankers Trust Company, Trustee of the Fidelity Ban Corporation Employee Stock Ownership and 401(k) Plan - ESOP Component Trust Des Moines, IA	Banking	N/A 10.86%	N/A N/A 0.00%	N/A	N/A

Rudolph S. Leytze Independence, IA	Banking	President/Director 14.41%	Chairman/Director Banklowa Cedar Rapids 0.00%	Partner/Leytze's Inc Partner/Medol, LLC	N/A N/A
Rob C. Robinson Independence, IA	Banking	VP/Sec/Director 0.14%	President/Director Banklowa Cedar Rapids 0.00%	N/A	N/A
Terrance M. Toale Independence, IA	Banking	Treasurer/Director 0.26%	SVP, Director, CFO & Cashier Banklowa Cedar Rapids 0.00%	Manager, R & T Wapsi Land LLC	R & T Wapsi Land LLC 50%
James R. Gerber Cedar Falls, IA	Retired/ Banking	Director 0.03%	Director Banklowa Cedar Rapids 0.00%	N/A	N/A
Mark A. Nielsen Independence, IA	Food Production	Director 0.31%	Director Banklowa Cedar Rapids 0.00%	President Wapsie Valley Creamery	Wapsie Valley Creamery 35.0%
James C. Roemig Amana, IA	Retailing	Director 0.29%	Director Banklowa Cedar Rapids 0.00%	Pres/Roemig Farms, Inc Pres/Old Village, Inc Dir/Amana Society	Roemig Farms, Inc 51.00% Old Village, Inc 50.00% Amana Society 2.00%
Mark C. Weidner Waterloo, IA	Manufacturing	Director 0.34%	Director Banklowa Cedar Rapids 0.00%	Chairman of Bd & CEO Powers Manufacturing Co	Powers Manufacturing Co 51.00%
Wade Itzen Cedar Falls, IA	Banking	N/A 0.14%	SVP, Commercial Lending Banklowa Cedar Rapids 0.00%	Manager/ITZ Home, LLC.	ITZ Home, LLC. 50%
Gregory W. Neumeyer Cedar Rapids, IA	Banking	N/A 1.22%	SVP, Trust Banklowa Cedar Rapids 0.00%	N/A	N/A
Dawn A. Quackenbush Jesup, IA	Banking	N/A 0.06%	SVP, Retail Banking Banklowa Cedar Rapids 0.00%	Owner/D's Saw 'n Sew	D's Saw 'n Sew 50.00%

Results: A list of branches for your depository institution: BANKIOWA (ID_RS5D: 737548).
 This depository institution is held by FIDELITY BAN CORPORATION (1204337) of INDEPENDENCE, IA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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_RS5D columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RS5D*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RS5D*	Comments
ok		Full Service (Head Office)	737548	BANKIOWA	7045 CAVENUE NORTHEAST	CEDAR RAPID S	IA	52402	LINN	UNITED STATES	113011		0	BANKIOWA	737548
ok		Full Service	2562708	6804 UNIVERSITY AVENUE OFFICE	6804 UNIVERSITY AVENUE	CEDAR FALLS	IA	50613	BLACK HAWK	UNITED STATES	278619		6	BANKIOWA	737548
ok		Full Service	3522763	EDGEWOOD PARKWAY BRANCH	2701 EDGEWOOD PARKWAY SOUTHWEST	CEDAR RAPID S	IA	52404	LINN	UNITED STATES	363196		9	BANKIOWA	737548
ok		Unlimited Service	3522811	DRIVE UP BRANCH	331 2ND STREET NORTHEAST	INDEPENDENCE	IA	50644	BUCHANAN	UNITED STATES	430628		10	BANKIOWA	737548
ok		Full Service	2562696	FIR ST STREET EAST BRANCH	230 FIRST STREET EAST	INDEPENDENCE	IA	50644	BUCHANAN	UNITED STATES	278617		5	BANKIOWA	737548
ok		Full Service	3680430	INDEPENDENCE SOUTH OFFICE BRANCH	305 ENTERPRISE DRIVE	INDEPENDENCE	IA	50644	BUCHANAN	UNITED STATES	4541141		12	BANKIOWA	737548
ok		Full Service	1948828	1311 6TH STREET BRANCH	1311 SIXTH STREET	JESUP	IA	50648	BUCHANAN	UNITED STATES	278079		4	BANKIOWA	737548
ok		Full Service	2093677	IAMONT BRANCH	633 8U 5TH STREET	IAMONT	IA	50650	BUCHANAN	UNITED STATES	228054		2	BANKIOWA	737548
ok		Full Service	249742	NORWAY BRANCH	102 RAILROAD STREET	NORWAY	IA	52318	BENTON	UNITED STATES	241289		7	BANKIOWA	737548
ok		Full Service	3680449	DOWNTOWN WATERLOO BRANCH	330 EAST 4TH STREET	WATERLOO	IA	50703	BLACK HAWK	UNITED STATES	462637		13	BANKIOWA	737548
ok		Full Service	2793119	KIMBALL BRANCH	3222 KIMBALL AVENUE	WATERLOO	IA	50702	BLACK HAWK	UNITED STATES	363122		8	BANKIOWA	737548