

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, Michael R. Segner

Name of the Holding Company Director and Official

Director/Treasurer

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

2-25-16
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 1203862
C.I. _____

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

Green Circle Investments, Inc.

Legal Title of Holding Company

400 Locust St., Ste 640

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

Des Moines IA 50309

City State Zip Code

12701 University Avenue, Clive, IA 50325

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Paul G. Cain Partner, RSM US LLP

Name Title

515-281-9308

Area Code / Phone Number / Extension

515-471-5458

Area Code / FAX Number

paul.cain@rsmus.com

E-mail Address

N/A

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."

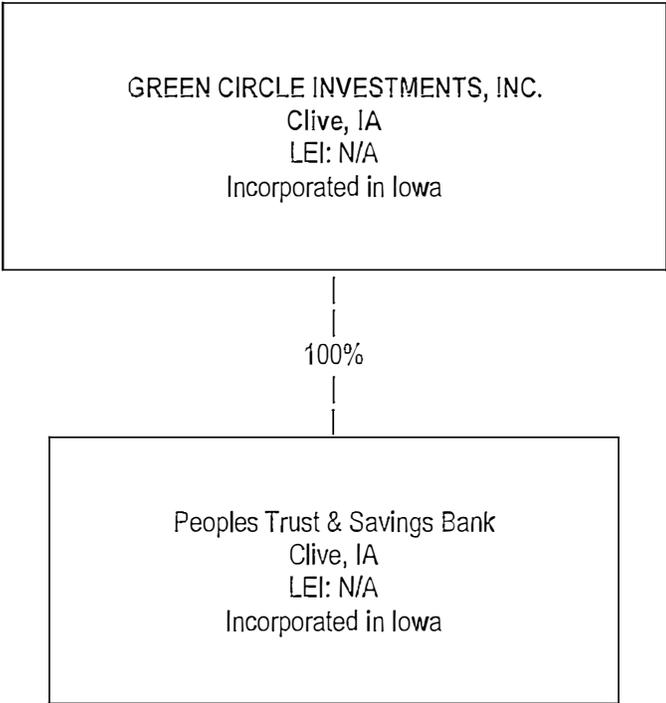
No

Form FR Y-6

Green Circle Investments, Inc.
Clive, Iowa
Fiscal Year Ending December 31, 2015

Report Item

- 1: The bank holding company annual report for shareholders is included in this FR Y-6 report.
- 2a: Organizational Chart



Form FR Y-6
 GREEN CIRCLE INVESTMENTS, INC.
 Fiscal Year Ending December 31, 2015

Results: A list of branches for your depository Institution: PEOPLES TRUST & SAVINGS BANK (ID_RSSD: 968249).
 This depository Institution is held by GREEN CIRCLE INVESTMENTS, INC. (1203862) of CLIVE, IA.
 The data areas 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://fy10online.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)	968249	PEOPLES TRUST & SAVINGS BANK	12701 UNIVERSITY AVENUE	CLIVE	IA	50325	POLK	UNITED STATES	9188		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	3704381	ADEL BRANCH	804 GREENWOOD HILLS DRIVE	ADEL	IA	50003	DALLAS	UNITED STATES	473590		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	3525380	GRAND JUNCTION BRANCH	205 EAST MAIN STREET	GRAND JUNCTION	IA	50107	GREENE	UNITED STATES	360294		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	2220473	401 MAIN STREET BRANCH	401 MAIN STREET	GUTHRIE CENTER	IA	50115	GUTHRIE	UNITED STATES	274217		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	411446	116 WEST STATE STREET OFFICE	116 WEST STATE STREET	JEFFERSON	IA	50129	GREENE	UNITED STATES	9106		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	4586762	OGDEN BRANCH	338 WEST WALNUT STREET	OGDEN	IA	50212	BOONE	UNITED STATES	Not Required	Not Required	PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	407542	MAIN STREET OFFICE	303 EAST MAIN STREET	RIPPEY	IA	50235	GREENE	UNITED STATES	2973		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	2088851	SCRANTON FACILITY	1021 MAIN STREET	SCRANTON	IA	51462	GREENE	UNITED STATES	231748		PEOPLES TRUST & SAVINGS BANK	968249	
OK		Full Service	3704354	WAUKEE BRANCH	1185 SOUTHEAST UNIVERSITY AVENUE	WAUKEE	IA	50263	DALLAS	UNITED STATES	451791		PEOPLES TRUST & SAVINGS BANK	968249	

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Green Circle Investments, Inc.
Clive, Iowa
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 <u>as-of</u> fiscal year end.			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 <u>during</u> the fiscal year.		
(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	(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
Robert J. Latham Cedar Rapids, IA	USA	3,887 - 17.968% Common Stock	Willard J. Latham Urbandale, IA	USA	1,744 - 8.062% Common Stock
Thomas P. Latham Clive, IA	USA	2,492 - 11.519% Common Stock			
Jack R. Jenkins Clarion, IA	USA	2,256 - 10.429% Common Stock			
Willard J. Latham Estate Urbandale, IA	USA	1,744 - 8.062% Common Stock			
Donald E. Latham Alexander, IA	USA	2,115 - 9.777% Common Stock			
Linda K. Latham Urbandale, IA	USA	1,214 - 5.612% Common Stock			
Marilyn R. Latham Alexander, IA	USA	1,091 - 5.043% Common Stock			
Sam F. Scheidler Urbandale, IA	USA	1,208 - 5.584% Common Stock			

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Green Circle Investments, Inc.
Clive, 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 (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with 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 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)
Barry L. Smith Clive, IA USA	Retired Banker	Director	Director (Peoples Trust & Savings Bank, Clive)	None	2.866% Common Voting	None	None
Willard J. Latham Estate Urbandale, IA USA	None	None	None	None	8.062% Common Voting	None	None
Donald E. Latham Alexander, IA USA	Farmer	Director	Director (Peoples Trust & Savings Bank, Clive)	President and Managing Partner - DTB Farms, LLC	9.777% Common Voting	None	DTB Farms, LLC - 100.%
Jack R. Jenkins Clarion, IA USA	Relired	Director	Director (Peoples Trust & Savings Bank, Clive)	None	10.429% Common Voting	None	None
Michael R Segner Boone, IA USA	Banker	Treasuer & Director	CEO & Director (Peoples Trust & Savings Bank, Clive)	None	0.633% Common Voting	None	None
Sam F. Scheidler Urbandale, IA USA	Retired	Director, V.P. & Secretary	Secretary & Director (Peoples Trust & Savings Bank, Clive)	N/A retired	5.584% Common Voting	None	None
Thomas P. Latham Clive, IA USA	Retired	None	None	None	11.519% Common Voting	None	None

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Green Circle Investments, Inc.
Clive, 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 (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with 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 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)
Robert J. Latham Cedar Rapids, IA USA	Energy Economist	Chairman, President, CEO and Director	Chairman & Director (Peoples Trust & Savings Bank, Clive)	Chairman, President and CEO, Latham & Associates, Inc.; President and Member, Vail Spa Condominium Association; President and Member, Grand River Cattle Company, LLC, Grand River, Iowa	17.968% Common Voting	None	Latham & Associates, Inc. - 66.67% Grand River Cattle Co., LLC - 34.04%
Linda K. Latham Urbandale, IA USA	None	None	None	None	5.612% Common Voting	None	None
Marilyn R. Latham Alexander, IA USA	None	None	None	None	5.043% Common Voting	None	None