

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, John E. Coonley
Name of the Holding Company Director and Official
President
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
3/28/16
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 1209529
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
J. E. Coonley Company
Legal Title of Holding Company
P.O. Box 397
(Mailing Address of the Holding Company) Street / P.O. Box
Hampton IA 50441
City State Zip Code
121 First Ave NW, Hampton, IA 50441
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John E. Coonley President
Name Title
641-456-4741
Area Code / Phone Number / Extension
641-456-2359
Area Code / FAX Number
highcut@mchsi.com
E-mail Address
None
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

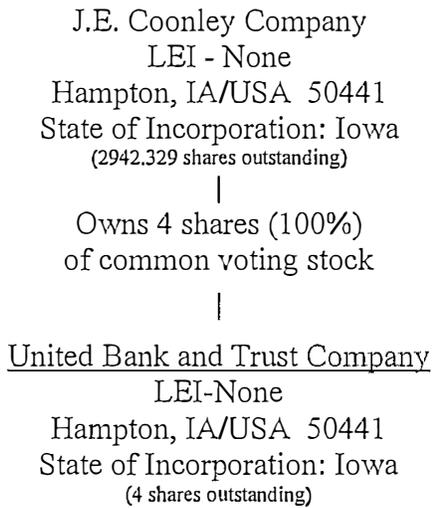
J.E. COONLEY COMPANY
Report Items

1. Financial Statement

(a) Not applicable as the Company is not registered with the Securities and Exchange Commission.

(b) None. The bank holding company did not prepare an annual report for shareholders.

2a. Organization Chart



Please Note: Neither J. E. Coonley Company or United Bank and Trust Company has a Legal Entity Identifier.

2b. Domestic Branch Listing

Submitted via E-Mail

Results: A list of branches for your holding company: J. E. COONLEY COMPANY (1209529) of HAMPTON, 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>.

* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID - RSSD*	Comments
		Full Service (Head Office)	116741	UNITED BANK AND TRUST COMPANY	400 CENTRAL AVENUE EAST	HAMPTON	IA	50441	FRANKLIN	UNITED STATES	8896	0	UNITED BANK AND TRUST COMPANY	116741	
		Full Service	788746	ALDEN BRANCH	914 MAIN STREET	ALDEN	IA	50006	HARDIN	UNITED STATES	10508	5	UNITED BANK AND TRUST COMPANY	116741	
Close	12/31/2015	Limited Service	2080378	DOUGHERTY BRANCH	30 SOUTH MAIN STREET	DOUGHERTY	IA	50433	CERROGORDO	UNITED STATES	231224	1	UNITED BANK AND TRUST COMPANY	116741	
		Full Service	595243	DOWS BRANCH	101 WEST ELLSWORTH STREET, BOX 230	DOWS	IA	50071	WRIGHT	UNITED STATES	6469	3	UNITED BANK AND TRUST COMPANY	116741	
		Full Service	2338510	SHEFFIELD BRANCH	202 GILMAN STREET	SHEFFIELD	IA	50475	FRANKLIN	UNITED STATES	275252	6	UNITED BANK AND TRUST COMPANY	116741	

FR Y-6

J. E. Coonley Company
Hampton, Iowa
12/31/2015

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
John E. Coonley Hampton, IA, USA	USA	1313.60 shares 44.64%	None		
Joan M. Coonley Hampton, IA USA	USA	403.0 shares 13.70%			
Joan M. Coonley Irrevocable Trust Hampton, IA, USA John E. Coonley, Trustee	USA	982.45 shares 33.39%			
James E. Coonley Irrevocable Trust Hampton, IA, USA John E. Coonley, Trustee	USA	183.279 shares 6.22%			

FR Y-6

J. E. Coonley Company
Hampton, IA
12/31/2015

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)
John E. Coonley Hampton, IA, USA	Attorney	President/Director	V Pres/Director United Bank & Trust Company	President/Director Mr. Big, Inc.	* 84.26%	None	Mr. Big, Inc. 100.00%
				President/Director John E. Coonley PC			John E. Coonley PC 100%
				Sole Member/Mgr Hampton Bulldog Properties I, LLC			Hampton Bulldog Properties I, LLC 100.00%
				Sole Member/Mgr			Hampton Bulldog

Joan M. Coonley Retired
Hampton, IA, USA

None

Director, United
Bank & Trust
Company

13.70%

None

Hampton Bulldog
Properties II, LLC

Properties II, LLC
100.00%

Member/Mgr
Hampton Bulldog
Properties III, LLC

Hampton Bulldog
Properties III, LLC
33.33%

Sole Member/Mgr
Hampton Bulldog
Properties IV, LLC

Hampton Bulldog
Properties IV LLC
100.00%

Member/Mgr
Hampton Bulldog
Properties V, LLC

Hampton Bulldog
Properties V, LLC
33.33%

Member/Mgr
Hampton Bulldog
Properties VI, LLC

Hampton Bulldog
Properties VI, LLC
66.67%

Member/Mgr
Hampton Bulldog
Properties VII, LLC

Hampton Bulldog
Properties VII, LLC
50.00%

Member/Mgr
Hampton Bulldog
Properties VIII, LLC

Hampton Bulldog
Properties VIII, LLC
99.00%

President/Director
BIG Acceptance,
Inc.

BIG Acceptance, Inc
100.00%

Shareholder
Franklin County
Abstract Company

Franklin County
Abstract Company
77.00%

*John E. Coonley owned and/or controlled 84.26% as follows:

	<u>Percentage</u>
1) John E. Coonley-individually	44.645
2) John E. Coonley-trustee of Joan M. Coonley Irrev Tr	33.39
3) John E. Coonley-trustee of James E. Coonley Irrev Tr	<u>6.229</u>
Totalled shares controlled by John E. Coonley	84.264