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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.

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

Laurens Bancorp., Ltd. 1204113

Legal Title of Holding Company

P.O. Box 136

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

<u>Laurens</u>	<u>Iowa</u>	<u>50554</u>
City	State	Zip Code

102 S. 3rd Street, Laurens, IA 50554

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

<u>Tim Breitbach</u>	<u>CPA</u>
Name	Title

515-244-0266

Area Code / Phone Number / Extension

515-288-8350

Area Code / FAX Number

tbreitbach@ccpa.com

E-mail Address

www.eurebank.com

Website (URL) of Holding Company's web page

I, Terry Latham

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

04/25/2016

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 1204113

C.I. _____

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

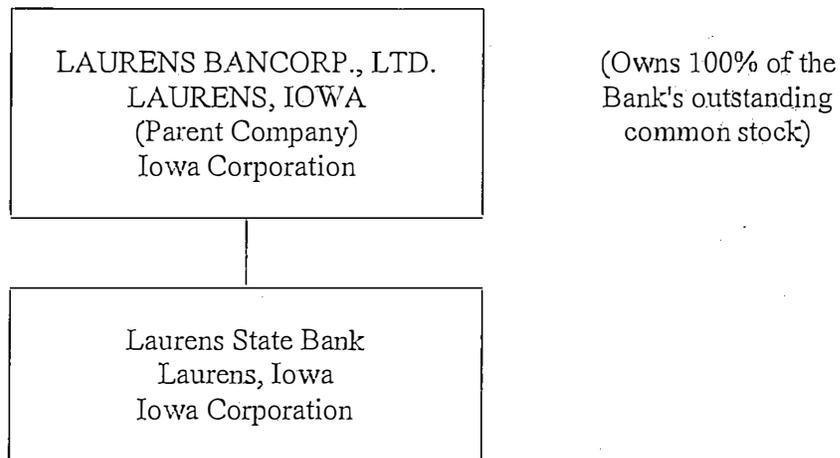
LAURENS BANCORP., LTD.
ANNUAL REPORT FORM FR Y-6

Report Items:

1. Annual Reports to Shareholders

Parent Company Only 2-year comparative financial statements are attached.

2a. Organization Chart



None of the entities in the organization chart maintain a Legal Entity Identifier.

2b. Domestic Branch Listing

There are no changes to the Domestic Branch Listing submitted to BranchReview@chi.frb.org.

Results: A list of branches for your holding company: LAURENS BANCORP., LTD. (1204113) of LAURENS, 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_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)	855648	LAURENS STATE BANK	102 SOUTH 3RD STREET	LAURENS	IA	50554	POCAHONTA	UNITED STATES	9656	0	LAURENS STATE BANK	855648	
OK		Full Service	2094012	EMMETSBURG BRANCH	2407 MAIN STREET	EMMETSBURG	IA	50536	PALO ALTO	UNITED STATES	365409	4	LAURENS STATE BANK	855648	
OK		Full Service	3519745	MALLARD BRANCH	602 INMAN	MALLARD	IA	50562	PALO ALTO	UNITED STATES	235633	3	LAURENS STATE BANK	855648	

3. Security Holders

- (1) Listing of security holders that directly or indirectly own, control, or hold with power to vote 5% or more of any class of voting securities of the bank holding company as of the fiscal year ending December 31, 2015.

<u>Name and Address</u>	<u>Citizenship</u>	<u>Voting Securities</u>	
		<u>Number of Shares</u>	<u>Percentage Ownership</u>
E. B. Pannkuk, Jr. Raleigh, NC	United States	415	33.12%
E. M. Schneider, Raleigh, NC	United States	415	33.12%
Denese Hoskinson Dallas Center, IA	United States	211	16.84%
Diane Latham Laurens, IA	United States	212	16.92%

The Company does not have any options, warrants or rights that can be converted into or exercised for voting securities.

- (2) List any security holders not listed in section 3(1) above that owned or controlled 5% or more of any class of voting securities in the bank holding company during the fiscal year for which this report is being filed.

None

LAURENS BANCORP., LTD.

4. Insiders

Listing of bank holding company principal security holders, directors, trustees, executive officers or persons exercising similar functions, regardless of title or compensation.

(1) Name and address:	E. B. Pannkuk, Jr. Raleigh, NC	E. M. Schneider Raleigh, NC	Denese Hoskinson Dallas Center, IA
(2) Principal occupation:	Retired	Homemaker	Homemaker
(3) Title or position with:			
(a) Laurens Bancorp., Ltd.	Director	Director	None
(b) Laurens State Bank	None	None	None
(c) Similar connections with other business companies	None	None	None
(4) Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote:			
(a) Laurens Bancorp., Ltd.	415 shares (33.12%)	415 shares (33.12%)	211 shares (16.84%)
(b) Laurens State Bank	None	None	None
(c) Any other business company if 25% or more of voting securities are held	None	None	None

Continued

LAURENS BANCORP., LTD.

4. Insiders

Listing of bank holding company principal security holders, directors, trustees, executive officers or persons exercising similar functions, regardless of title or compensation.

(1) Name and address:	Marlene Pannkuk Raleigh, NC	William Schneider Raleigh, NC	Terry Latham Laurens, IA	Diane Latham Laurens, IA
(2) Principal occupation:	Homemaker	Retired	Banker	Homemaker
(3) Title or position with:				
(a) Laurens Bancorp., Ltd.	Director	Director	President, Treasurer and Director	Vice President, Secretary, and Director
(b) Laurens State Bank	None	None	President and Director	None
(c) Similar connections with other business companies	None	None	None	None
(4) Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote:				
(a) Laurens Bancorp., Ltd.	None	None	None	212 shares (16.92%)
(b) Laurens State Bank	None	None	None	None
(c) Any other business company if 25% or more of voting securities are held	None	None	None	None

Concluded