



## 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, Kent K. Stout

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

06/24/2016

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 1140846  
 C.I. \_\_\_\_\_

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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

Lowden Bancshares, Inc.

Legal Title of Holding Company

309 McKinley Avenue / P.O. Box 129

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

Lowden

IA

52255

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kent K. Stout

President

Name

Title

563-941-5391

Area Code / Phone Number / Extension

563-941-7685

Area Code / FAX Number

kent@atsb-lowden.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

**Organizational Chart Lowden Bancshares, Inc. (Holding Company) and American Trust & Savings Bank (Bank)**

**Lowden Bancshares, Inc.**  
**309 McKinley Avenue**  
**P.O. Box 129**  
**Lowden, Iowa 52255-0129**

**Incorporated in the State of Iowa**

**American Trust & Savings Bank**  
**309 McKinley Avenue**  
**P.O. Box 129**  
**Lowden, Iowa 52255-0129**

**Incorporated in the State of Iowa**

**American Trust & Savings Bank has 3000 shares of Common Stock outstanding.**  
**Lowden Bancshares, Inc. owns all 3000 shares.**

**All entities do not have LEI.**

Results: A list of branches for your holding company: **LOWDEN BANCSHARES, INC. (1140R46) of LOWDEN, 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 depositor/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	12/31/2015	Full Service (Head Office)	675341	AMERICAN TRUST & SAVINGS BANK	309 MCKINLEY AVENUE	LOWDEN	IA	52255	CEDAR	UNITED STATES	6473	0	AMERICAN TRUST & SAVINGS BANK	675341	

# Lowden Bancshares, Inc.

December 31, 2015

## Stock Ownership

Name	Number of Shares	Percent of Ownership
Karen K. Baldwin, Trustee for the Karen K. Baldwin Trust Eldridge, Iowa 52748 United States Citizen	9	24.32%
Parker Stout Lowden, Iowa 52255 United States Citizen	3	8.11%
Kent K. Stout, Trustee for the Kent K. Stout Trust Dated July 29, 1998 Lowden, Iowa 52255 United States Citizen	25	67.57%
<b>Totals</b>	<b>37</b>	<b>100.00%</b>

# Lowden Bancshares, Inc.

December 31, 2015

## Directors & Officers

Name & Address	Occupation	Holding Company Title	Bank Title	Shares Owned	Percentage of Ownership
Karen K. Baldwin Eldridge, Iowa 52748		Secretary of the Board Vice President Director	Secretary of the Board Vice President Director	9	24.32%
Kent K. Stout Lowden, Iowa 52255	Banker	Chairman of the Board President/ Treasurer Director	Chairman of the Board President/CEO Director	25	67.57%
Richard Schluter Lowden, Iowa 52255	Farmer	Director	Director	0	
Dick Mensing Lowden, Iowa 52255	Businessowner	Director	Director	0	
Steven Landauer LeClaire, Iowa 52753	CPA	Director	Director	0	
Richard W. Crump Anamosa, Iowa 52205	Banker	Director	Executive Vice President Director	0	

## Lowden Bancshares, Inc.

December 31, 2015

### Directors & Officers

Name & Address	Occupation	Holding Company Title	Bank Title	Shares Owned	Percentage of Ownership
Karen K. Baldwin Lowden, Iowa 52255	Businessowner	Secretary of the Board Vice President Director	Secretary of the Board Vice President Director	9	24.32%
Kent K. Stout Lowden, Iowa 52255	Banker	Chairman of the Board President/ Treasurer Director	President/CEO Director	25	67.57%

### Other Businesses

#### Lowden Insurance Agency, Inc.

Name & Address	Occupation	Holding Company Title	Insurance Agency Title	Insurance Agency Shares Owned	Percentage of Ownership
Kent K. Stout Lowden, Iowa 52255	Insurance Agent	Chairman of the Board President/Treasurer Director	President/Director Secretary/ Treasurer	135	100.00%