



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

Mid-Iowa Bancshares Co.

Legal Title of Holding Company

5 East Call Street

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

Algona

IA

50511

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sara Metzger

VP & AO

Name

Title

515-295-3595

Area Code / Phone Number / Extension

515-295-3204

Area Code / FAX Number

smetzger@isbalgona.com

E-mail Address

www.bankisb.com

Address (URL) for the Holding Company's web page

I. Tom VanOverbeke

Name of the Holding Company Director and Official

CEO & 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.

Thomas Z. Van Overbeke
 Signature of Holding Company Director and Official
 3-18-16

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
 C.I.

1207673

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 FRY - 6
MID-IOWA BANCSHARES COMPANY
Algona, Iowa
Fiscal Year Ending December 31, 2015
(Un-audited)

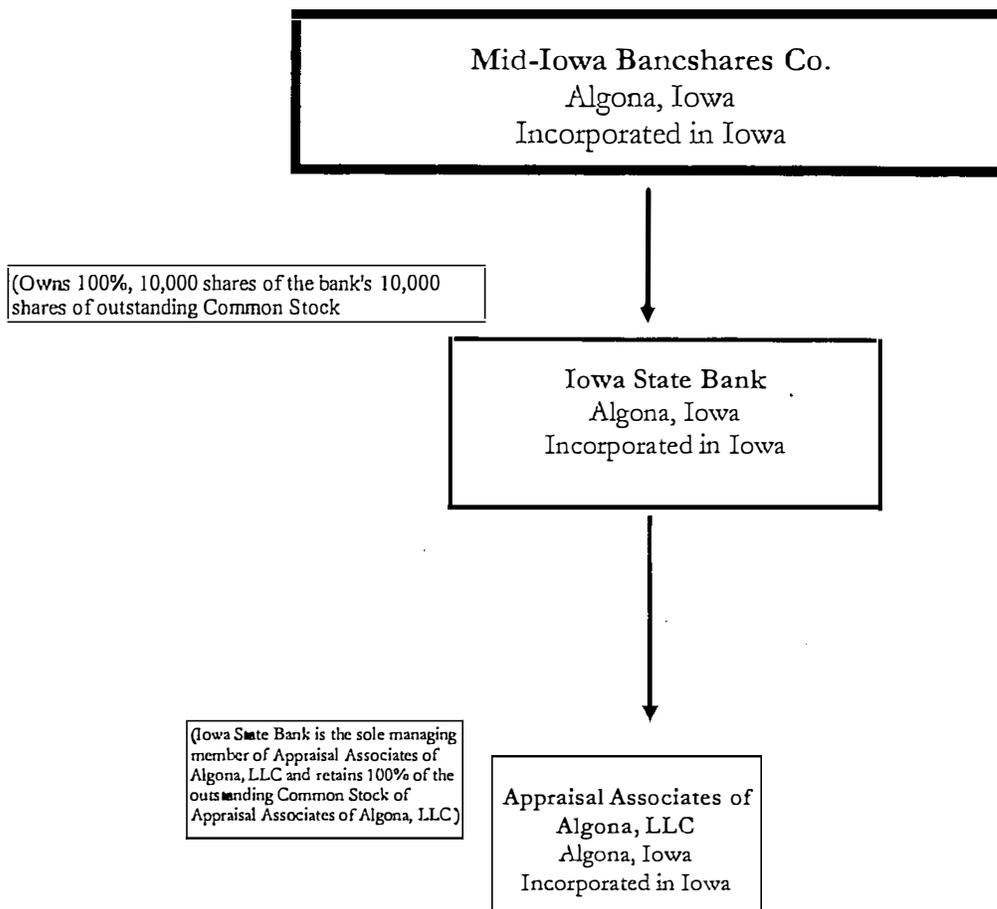
Report Item:

1 Annual Report to Shareholders

Mid-Iowa Bancshares does prepare an annual report for its shareholders.
Enclosed are two copies of the annual report.

2a Organizational Chart

None of the entities listed below have a Legal Entity Identifier (LEI) issued to them.



2b Branch Verification

-Submitted Via e-mail on March 22, 2016

Results: A list of branches for your holding company: MID-IOWA BANCSHARES CO, (1207673) of ALGONA, IA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 07/11/2016.

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)	734248	IOWA STATE BANK	5 EAST CALL	ALGONA	IA	50511	KOSSUTH	UNITED STATES	618	0	IOWA STATE BANK	734248	
ok		Limited Service	2159096	DRIVE UP FACILITY BRANCH	415 EAST STATE STREET	ALGONA	IA	50511	KOSSUTH	UNITED STATES	47032	2	IOWA STATE BANK	734248	
ok		Full Service	211543	CORWITH STATE BRANCH	103 NORTH WEST ELM STREET	CORWITH	IA	50430	HANCOCK	UNITED STATES	10832	4	IOWA STATE BANK	734248	
ok		Full Service	114644	1108 GOWRIE STREET OFFICE	1108 GOWRIE STREET	RUTHVEN	IA	51358	PALO ALTO	UNITED STATES	10072	3	IOWA STATE BANK	734248	
ok		Full Service	135546	WESLEY OFFICE	108 MAIN STREET	WESLEY	IA	50483	KOSSUTH	UNITED STATES	6481	5	IOWA STATE BANK	734248	

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Mid-Iowa Bancshares, Co.
Algona, Iowa
Fiscal Year ended 12/31/2015

Report Item 3: Shareholders

(1) (a), (b), (c); (2) (a), (b),(c):

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			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 during the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentages of Each class of Voting securities	(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentages of Each class of Voting securities
Barbara Carr Mather Eagle River, Wisconsin	USA	3600 - 9.46% Common Stock	A.F. & Eldora Agena Trust Eldora Agena, Trustee Sun City, AZ	USA	2500 - 6.28% Common Stock
Pharmacists Mutual Insurance Company Algona, Iowa	USA	2970 - 7.81 % Common Stock			
Sherri A. Briegel Living Trust Sherri A. Briegel & Thomas I. Briegel, Trustees Algona, Iowa	USA	2090 - 5.49% Common Stock			
Jeffery L Gilmore Algona, Iowa	USA	1850 - 4.86% Common Stock			
Katharine S Gilmore Des Moines, Iowa	USA	1850 - 4.86% Common Stock			
John Kortenber Algona, Iowa	USA	80 - .21% Common Stock			
John D Gilmore Hobe Sounds, Florida	USA	1770 - 4.65% Common Stock			

*** Jeffrey Gilmore, Katharine Gilmore, John Kortenber, and John Gilmore in total own 14.58% Common Stock

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Mid-Iowa Bancshares, Co.
Algona, Iowa
Fiscal Year ended 12/31/2015

Report Item 4: Insiders
(1) (2), (3), (a)(b)(c.) and (4) (a), (b),(c.)

(1) Name & Address (City, State)	(2) Principal Occupation if Other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of Subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Securities in Bank Holding Co.	(4)(b) Percentage of Voting Securities in Subsidiaries (include names of Subsidiaries)	(4)(c) List Names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
Thomas Van Overbeke Algona, Iowa	Banking	Director CEO & President	President & CEO Iowa State Bank	Owner/Manager - DK-4 LLC President/Partner - VO Group LP	0.00%	None	50% - DK-4 LLC 100% - VO Group LP
Timothy J. Struecker Algona, Iowa	Farmer	Director	Director - Iowa State Bank	President - Lotts Creek Farms, Inc.	0.09%	None	50% - Lotts Creek Farms Inc.
Laurie L. Vitzthum Algona, Iowa	Banking	VP & Treasurer	EVP & Chief Financial Officer Iowa State Bank	None	0.31%	None	N/A
Scott Whyte Goldfield, Iowa	Banking	Director	Director - Iowa State Bank	None	0.65%	None	N/A
Jeffery L. Gilmore Algona, Iowa	USA	N/A	N/A	N/A	4.86%**	None	N/A
Katharine S Gilmore Des Moines, Iowa	USA	N/A	N/A	N/A	4.86%**	None	N/A
John Kortenber Algona, Iowa	USA	N/A	N/A	N/A	0.21%**	None	N/A
John D Gilmore Hobe Sounds, Florida	USA	N/A	N/A	N/A	4.65%**	None	N/A

***Note: Although Jeffrey L. Gilmore, Katharine S. Gilmore, John Kortenber and John D. Gilmore are not directors or officers of the holding company, information must be provided because they are considered a "principal securities holder" of the holding company (their owemership percentage in total 14.58%)

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Mid-Iowa Bancshares, Co.
Algona, Iowa
Fiscal Year ended 12/31/2015

Report Item 4 Continued: Insiders

(1) (2), (3), (a)(b)(c) and (4) (a), (b), (c)

(1) Name & Address (City, State)	(2) Principal Occupation if Other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of Subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Securities in Bank Holding Co.	(4)(b) Percentage of Voting Securities in Subsidiaries (include names of Subsidiaries)	(4)(c) List Names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
Sara Guenther Algona, Iowa	Lawyer	Director	Director Iowa State Bank	None	0.00%	None	N/A
Dr. Alan Klepper Algona, Iowa	Optometrist	Director	Director Iowa State Bank	Partner - Drs. Klepper & Trainer	0.39%	None	N/A
Thomas J. Larson Algona, Iowa	Banking	Chairman	Chairman Iowa State Bank	None	1.28%	None	N/A
Jon Grether Algona, Iowa	Insurance	Director	Director - Iowa State Bank	Treasurer/CIO Pharmacists Mutual Insurance Co.	0.28%	None	N/A
Michael J. Reynolds Ruthven, Iowa	Banking	Director	Director - Iowa State Bank	None	0.04%	None	N/A