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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.

I. Gene R Neighbor

Name of the Holding Company Director and Official

Vice 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.

Gene R Neighbor, Vice Pres.
 Signature of Holding Company Director and Official

02/18/2016

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 1200124
 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

Neighbor Insurance Agency, Inc

Legal Title of Holding Company

PO Box 569

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

Marion IA 52302-0569

City State Zip Code

1240 8th Avenue, Marion, IA 52302

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lorna M Barnes Sr VP & CFO of Bank Subsidiary

Name Title

319-730-6966

Area Code / Phone Number / Extension

319-373-1852

Area Code / FAX Number

lornabarnes@fsbmail.net

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

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.

Neighbor Insurance Agency, Inc.

Report Items:

1. None

		<u>State of Incorporation</u>	<u>Percentage of Ownership</u>
2.a.	Neighbor Insurance Agency, Inc Marion, IA 52302 United States	(bank holding co) Iowa 8/29/1927	
	Farmers State Bank Marion, IA 52302 United States	(bank subsidiary) Iowa 6/1/1968	(Owned 100% by bank holding co)
	RKM Investments, LLC Marion, IA 52302 United States	(sole member subsidiary) Iowa 4/28/2010	(Owned 100% by bank subsidiary)

All entities do not have an LEI.

Results: A list of branches for your depository institution: FARMERS STATE ANK (ID_RSSD: 1006148).
 This depository institution is held by NEIGHBOR INSURANCE AGENCY, INC. (1200124) of MARION, 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)	1006148	FARMERS STATE BANK	1240 8TH AVENUE	MARION	IA	52302	LINN	UNITED STATES	8874	0	FARMERS STATE BANK	1006148	
OK		Full Service	2091806	ALBURNETT OFFICE	117 NORTH MAIN AVENUE	ALBURNETT	IA	52202	LINN	UNITED STATES	231166	1	FARMERS STATE BANK	1006148	
OK		Full Service	3525504	EDGEWOOD ROAD BRANCH	399 EDGEWOOD ROAD NORTHWEST	CEDAR RAPIDS	IA	52405	LINN	UNITED STATES	231171	6	FARMERS STATE BANK	1006148	
OK		Full Service	3525531	VAN BUREN VILLAGE BRANCH	2755 EDGEWOOD ROAD SOUTHWEST	CEDAR RAPIDS	IA	52404	LINN	UNITED STATES	362824	8	FARMERS STATE BANK	1006148	
OK		Full Service	2091758	HIAWATHA BRANCH	175 CENTER POINT ROAD	HIAWATHA	IA	52233	LINN	UNITED STATES	231167	2	FARMERS STATE BANK	1006148	
OK		Full Service	2096904	COLLINS ROAD SQUARE BRANCH	1380 TWIXT TOWN ROAD	MARION	IA	52302-30	LINN	UNITED STATES	231170	5	FARMERS STATE BANK	1006148	
OK		Limited Service	2091749	DRIVE-IN BRANCH	1240 EIGHTH AVENUE	MARION	IA	52302	LINN	UNITED STATES	231168	3	FARMERS STATE BANK	1006148	

Neighbor Insurance Agency, Inc.

YE 2015

Report Items 3: Securities Holders

(1) a, b, c and (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

(1) a <u>Name and Address</u>	(1) b <u>Country of Citizenship</u>	Common Stock (1) c <u>Number of Shares</u>	<u>Percentage of Ownership</u>
Kent M. Neighbor	United States	2,654	8.929%
Kent M. Neighbor Irrev Grantor Trust	United States	1,986	6.681%
Irene K. Neighbor	United States	182	0.612%
Irene K. Neighbor Irrev Grantor Trust Winthrop IA 50682	United States	1,986	6.681%
Douglas N. Neighbor	United States	2,776	9.339%
Douglas N. Neighbor Irrev Grantor Trust	United States	1,986	6.681%
Marva J. Neighbor	United States	304	1.023%
Marva J. Neighbor Irrev Grantor Trust Marion IA 52302	United States	1,986	6.681%
Gene R. Neighbor	United States	2,668	8.976%
Gene R. Neighbor Irrev Grantor Trust	United States	1,986	6.681%
Betty J. Neighbor	United States	196	0.659%
Betty J. Neighbor Irrev Grantor Trust Alburnett IA 52202	United States	1,986	6.681%

Neighbor Insurance Agency, Inc.
Fiscal year ending, 12-31-15

Report Items, Continued

4.

1	Morris F. Neighbor Marion, IA 52302	Betty L. Neighbor Marion, IA 52302	Kent M. Neighbor Winthrop, IA 50682	Douglas N. Neighbor Marion, IA 52302	Gene R. Neighbor Alburnett, IA 52202
2	Retired	Homemaker	Banking	Banking	Banking
3a	President Treasurer and Director	Secretary and Director	Vice - President and Director	Vice - President and Director	Vice - President and Director
3b	Chairman Emeritus and Director of the bank subsidiary	None	Chairman and Director of the bank subsidiary	Vice-Chairman and Director of the bank subsidiary	President and CEO and Director of the bank subsidiary
3c	No title or position with any other business company	No title or position with any other business company	No title or position with any other business company	No title or position with any other business company	No title or position with any other business company
4a	None	None	Owns 2,654 shares or 8.929% of the outstanding voting common stock	Owns 2,776 shares or 9.339% of the outstanding voting common stock	Owns 2,668 shares or 8.976% of the outstanding voting common stock
4b	None	None	None	None	None
4c	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable