

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)

I, **Doreen Dahl**

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Ontario Bancorporation, Inc.

Legal Title of Holding Company

315 Main Street; PO Box 9

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

Ontario

WI

54651-0009

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Brian Buchholz

CPA

Name

Title

715-858-6608

Area Code / Phone Number / Extension

715-832-0475

Area Code / FAX Number

bbuchholz@wipfil.com

E-mail Address

www.myvermoncountrybank.com

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

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

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.

1204592

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."

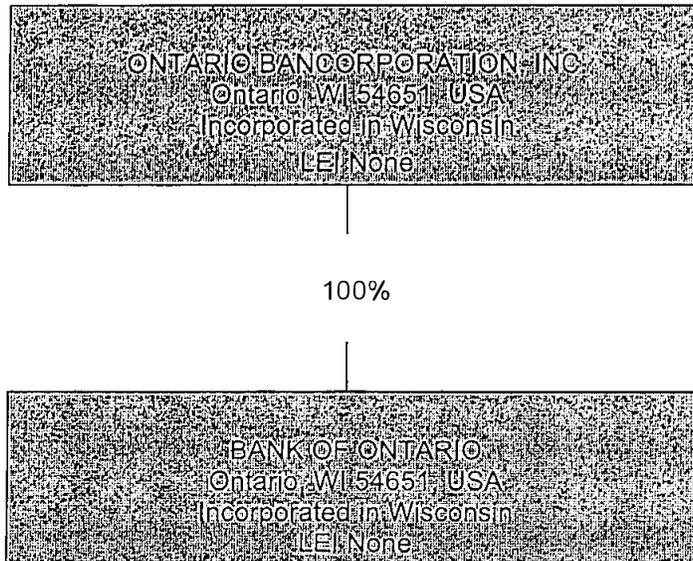
No

REPORT ITEMS

1a. Not applicable. Holding Company does not file Form 10-K.

1b. Not applicable. Holding Company does not prepare an annual report for their shareholders.

2a. Organization Chart



2b. Branch verification—Submitted via e-mail on March 14, 2016.

3. (1) and (2) See Schedule of Securities Holders.

4. See Schedule of Insiders.

Results: A list of branches for your depository institution: **BANK OF ONTARIO (ID_RSSD: 37341)**.
 This depository institution is held by **ONTARIO BANCORPORATION, INC. (1209592)** of **ONTARIO, WI**.
 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)	37341	BANK OF ONTARIO	315 MAIN STREET	ONTARIO	WI	54651	VERNON	UNITED STATES	14572	0	BANK OF ONTARIO	37341	
OK		Full Service	728845	GENOA BRANCH	700 MAIN STREET	GENOA	WI	54632	VERNON	UNITED STATES	9517	2	BANK OF ONTARIO	37341	

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Ontario Bancorporation, Inc.
Ontario, Wisconsin
Fiscal Year Ending December 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 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 <u>during</u> 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 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
Richard P. Delmedico Ontario, WI, USA	USA	4,374- 39.55% Common Stock	James P. DelMedico Westby, WI, USA	USA	1,979 - 17.89% Common Stock
Doreen Dahl Cashton, WI, USA	USA	2,357 - 21.31% Common Stock			
John C. Boldon Norwalk, WI, USA	USA	1,254 - 11.33% Common Stock			
Debra Delmedico Norwalk, WI, USA	USA	1,025 - 9.27% Common Stock			
Diane Fischer Reno, NV, USA	USA	1,025 - 9.27% Common Stock			
Denise Gunderson Byron, MN, USA	USA	1,025 - 9.27% Common Stock			

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Ontario Bancorporation, Inc.
Ontario, Wisconsin
Fiscal Year Ending December 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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
Richard P. DelMedico Ontario, WI, USA	Banker Insurance Agent	Chairman of the Board	Director - Bank of Ontario	NONE	39.55%**	NONE	NONE
Doreen Dahl Cashton, WI, USA	Banker	President Director	President - Bank of Ontario Director - Bank of Ontario	NONE	21.31%**	NONE	NONE
Leo E. Woods Ontario, WI, USA	Retired	Director	Director - Bank of Ontario	NONE	0%	NONE	NONE
John C. Boldon Norwalk, WI, USA	Owner	Director	Director - Bank of Ontario	Owner - Boldon Saw Mill	11.33%	NONE	100% - Boldon Saw Mill
Norman Jambois Genoa, WI, USA	Retired	Director	Director - Bank of Ontario	NONE	0%	NONE	NONE
Geri M. Fox Genoa, WI, USA	Banker	Director	Director - Bank of Ontario	NONE	0%	NONE	NONE
Denise Gunderson Byron, MN, USA	Legal Secretary	Director	Director - Bank of Ontario	NONE	9.27%**	NONE	NONE
Debra DelMedico Norwalk, WI, USA	Clinical Assistant	NONE	NONE	NONE	9.27%**	NONE	NONE
Diane Fischer Reno, NV, USA	NONE	NONE	NONE	NONE	9.27%**	NONE	NONE

**Note: These individuals collectively own 88.67% of the Holding Company's voting stock as a family