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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, Joe D. Van Tol

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

12-31-16
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 1249646
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

Peoples Bancorp

Legal Title of Holding Company

1230 Valley Dr./PO Box 158

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

Rock Valley

Iowa



51247

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Todd Visser

Controller

Name

Title

712-476-2746

Area Code / Phone Number / Extension

712-476-2748

Area Code / FAX Number

toddv@peoples-ebank.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.

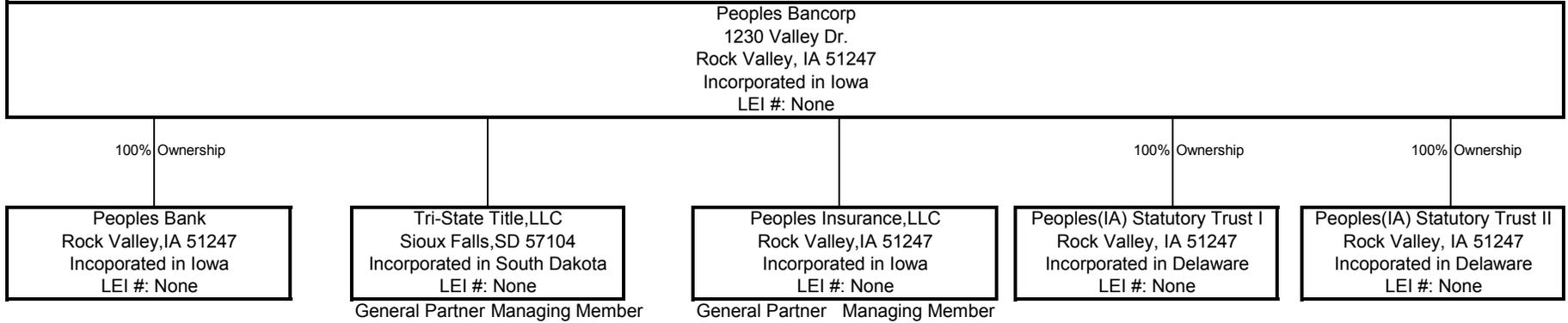
The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
Peoples Bancorp
Rock Valley, IA 51247
Fiscal Year Ending December 31, 2015

Report Item

2(a): Organizational Chart



2(b): Branch Verification
Included with this FR Y-6.

Results: A list of branches for your depository institution: PEOPLES BANK (ID_RSSD: 998844).
 This depository institution is held by PEOPLES BANKCORP (1249646) of ROCK VALLEY, 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)		998844	PEOPLES BANK	1230 VALLEY DRIVE	ROCK VALLEY	IA	51247-015	SIoux	UNITED STATES	10457	0	PEOPLES BANK		998844	
OK		Full Service		3145489	71 HARDY STREET BRANCH	71 HARDY STREET	AKRON	IA	51001	PLYMOUTH	UNITED STATES	364144	4	PEOPLES BANK		998844	
OK		Full Service		729440	801 CENTRAL AVENUE BRANCH	801 CENTRAL AVENUE	HAWARDEN	IA	51023	SIoux	UNITED STATES	180	8	PEOPLES BANK		998844	
OK		Full Service		2085636	501 THOMAS STREET BRANCH	501 THOMAS STREET	LESTER	IA	51242	LYON	UNITED STATES	237782	1	PEOPLES BANK		998844	
OK		Full Service		3413487	SHELDON BRANCH	12400 PARK STREET	SHELDON	IA	51201	O'BRIEN	UNITED STATES	445252	6	PEOPLES BANK		998844	
OK		Full Service		2220428	1701 SOUTH MAIN AVENUE BRANCH	1701 SOUTH MAIN AVENUE	SIoux CENTER	IA	51250	SIoux	UNITED STATES	274220	2	PEOPLES BANK		998844	
OK		Full Service		26756	JASPER STATE BRANCH	121 WEST WALL STREET	JASPER	IA	56144	PIPESTONE	UNITED STATES	6764	7	PEOPLES BANK		998844	

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Peoples Bancorp, Inc.
Rock Valley, IA
Fiscal Year Ending December 31, 2015

Report Item 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.			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)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(1)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Joe D Van Tol** Revocable Trust Rock Valley, IA Joe D Van Tol - Trustee	USA	11,180 13.3% Common Stock	None	None	None
Wayne R. Wilke Credit Shelter Trust Lester, IA Wayne R. Wilke-Trustee	USA	10,000 11.9% Common Stock			
Earl DeBey Rock Valley, IA	USA	9,920 11.8% Common Stock			
Dwayne Bauder Rock Valley, IA	USA	5,000 5.9% Common Stock			
Sherwin Van Kekerix Rock Valley, IA	USA	4,750 5.4% Common Stock			
Vern Kooima* Doon, IA	USA	6,640 7.9% Common Stock			
Myron Kooima* Inwood, IA	USA	6,640 7.9% Common Stock			
Dale Kooima* Rock Valley, IA	USA	1,075 1.2% Common Stock			
Todd J Van Tol** Rock Valley, IA	USA	1,650 1.9% Common Stock			
Joe E Van Tol** Rock Valley, IA	USA	1,350 1.6% Common Stock			
David J Van Tol** Boulder, CO	USA	1,650 1.9% Common Stock			
Ryan J Van Tol** Harrisburg, SD	USA	1,650 1.9% Common Stock			

* Vern Kooima, Dale Kooima, and Myron Kooima are all related parties.

** Joe D. Van Tol, Todd J. Van Tol, Joe E. Van Tol, David J. Van Tol, and Ryan J. Van Tol are all related parties.

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Peoples Bancorp, Inc.
Rock Valley, IA
Fiscal Year Ending December 31, 2015

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

(1) Name City, State Country	(2) Principal Occupation If other than with Bank Holding Company	(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 Company	(4)(b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (Includes partnerships) If 25% or more of voting securities are held (List names of companies and of percentage of voting securities held)
Joe D Van Tol Revocable Trust Rock Valley, IA Joe D Van Tol-Trustee	Retired	Director & President	Chairman of the Board, Director (Peoples Bank) Manager (Peoples Insurance Agency)	N/A	13.0%	N/A	N/A
John Van Zanten Revocable Living Trust dated November 4, 2002. Rock Valley, IA John Van Zanten - Trustee	Retired	Director & Vice President	N/A	N/A	4.7%	N/A	Valley Livestock (100%) L&M Partnership (50%)
Earl DeBey Rock Valley, IA	Cattle Feeder	Director & Vice President	Director (Peoples Bank)	Self-Employed	11.6%	N/A	N/A
Wayne R. Wilke Credit Shelter Trust. Lester, IA Wayne R. Wilke - Trustee	Retired	N/A	N/A	N/A	11.7%	N/A	N/A
Lynn Van Beek Sioux Center, IA	Banker	Treasurer	CFO (Peoples Bank) President (Peoples Insurance Agency) Manager (Tri-State Title LLC)	N/A	0.8%	N/A	N/A
Dale Kooima* Rock Valley, IA	Banker	N/A	Rock Valley President (Peoples Bank)	N/A	1.2%	N/A	Wireless World
Todd J Van Tol** Rock Valley, IA	Small Business Owner	N/A	N/A	Treasurer DVTT Inc.	1.9%	N/A	50% DVTT
Joe E Van Tol** Rock Valley, IA	Manufacturing Executive	N/A	N/A	President Valley Machine	1.6%	N/A	11% Valley Machine
David J Van Tol** Boulder, CO	Employee	N/A	N/A	Researcher Medtronics	1.9%	N/A	N/A
Ryan J Van Tol** Harrisburg, SD	Employee	N/A	N/A	IT Director Wireless World	1.9%	N/A	N/A