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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. Klay Edwards

Name of the Holding Company Director and Official

Director, Secretary and Treasurer

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.

[Handwritten signature]
02/05/16

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.

1203684

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

Peoples Holding Corp.

Legal Title of Holding Company

PO Box H

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

Winfield IA 52659

City State Zip Code

109 South Locust Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Klay Edwards Director, Sec. & Treasurer

Name Title

319-257-3305

Area Code / Phone Number / Extension

319-257-6602

Area Code / FAX Number

klay.edwards@peoplesstatebk.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."

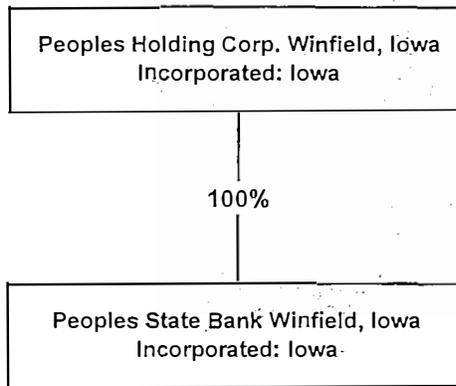
No

FORM FR Y-6

Peoples Holding Corp.
Winfield, Iowa
December 31, 2015

Report Item 1: The Company does not issue an annual report to its shareholders.

Report Item 2a: Organizational Chart



All entities do not have a LEI

FORM FR Y-6

Peoples Holding Corp.
Winfield, Iowa
December 31, 2015

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your depository institution: PEOPLES STATE BANK (ID_RSSD: 505242).
This depository institution is held by PEOPLES HOLDING CORP. (1203684) of WINFIELD, 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*
OK		Full Service (Head Office)	505242	Peoples State Bank	109 South Locust	Winfield	IA	52659	Henry	United States	8751	0	Peoples State Bank	505242

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Peoples Holding Corp.

Winfield, Iowa

Fiscal Year ending December 31, 2015

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015	Shareholders 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
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(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	
Delores Honts Winfield, Iowa	USA	3,500 common	11.51%	William Klopfenstein Winfield, Iowa	USA	2,824.5 common	9.29%
Sandra Gade Clarence, Iowa	USA	3,250 common	10.69%				
Michael Garris Winfield, Iowa	USA	2,386 common	7.85%				
David Tandy Winfield, Iowa	USA	2,500 common	8.22%				
William Klopfenstein Estate Cedar Rapids, Iowa	USA	2,824.5 common	9.29%				
Arthur Lauer Winfield, Iowa, USA	USA	2,215 common	7.29%				

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Peoples Holding Corp.
Winfield, Iowa
December 31, 2015

Report Item 4: Insiders

(1) Name, City and State/Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Co.	(3) (b) Title and Position with Subsidiaries	(3) (c) Title and Position with other Businesses	(4) (a) Percentage of Voting shares in Bank Holding Company	(4) (b) Percentage of Voting shares in Subsidiaries	(4) (c) Names of other Companies if more than 25% or more of voting securities
Michael Garris Winfield, Iowa, USA	Banking	Director	Chairman and Director	N/A	7.85%	None	N/A
Klay Edwards Winfield, Iowa, USA	Banking	Secretary, Treasurer and Director	President, CEO and Director	N/A	0.41%	None	N/A
Gary Johnson Winfield, Iowa, USA	Farmer	Vice President and Director	Director	N/A	4.05%	None	N/A
Arthur Lauer Winfield, Iowa, USA	Farmer	Chairman and Director	Vice President and Director	N/A	7.29%	None	N/A
Delores Honts Winfield, Iowa, USA	Retired	None	None	N/A	11.51%	None	N/A
Sandra Gade Clarence, Iowa, USA	Retired	None	None	N/A	10.69%	None	N/A