



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, **Kevin M. Kness**

Name of the Holding Company Director and Official
Chairman & 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.

Reporter's Name, Street, and Mailing Address

Peoples Tri-County Bancorporation

Legal Title of Holding Company

102 South Main Street, PO Box 638

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

Albia	IA	52531
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael J. Spieler **Vice President**

Name Title

641-932-7887

Area Code / Phone Number / Extension

641-932-7760

Area Code / FAX Number

mspieler@peoplesiowa.com

E-mail Address

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

03/02/2016

Date of Signature

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

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 1141469
 C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

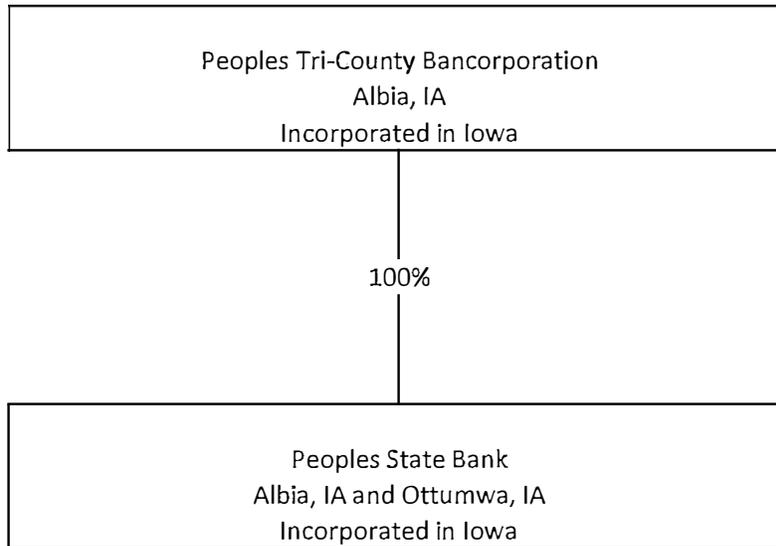
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

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

No

Form FR Y-6
Peoples Tri-County Bancorporation
Fiscal Year Ending December 31, 2015

Report Item 2(a): Organizational Chart



Note: All entities above do not have a LEI.

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Peoples Tri-County Bancorporation
Fiscal Year Ending December 31, 2015

Report Item 2(b): Domestic Branch Listing

Results: A list of branches for your depository institution: PEOPLES STATE BANK (ID_RSSD: 173548).
This depository Institution is held by PEOPLES TRI-COUNTY BANCORPORATION (1141469) of ALBIA, 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)	173548	PEOPLES STATE BANK	102 SOUTH MAIN	ALBIA	IA	52531	MONROE	UNITED STATES	36276	0	PEOPLES STATE BANK	173548	
OK		Limited Service	3720176	ALBIA STATE BRANCH	217 SOUTH MAIN	ALBIA	IA	52531	MONROE	UNITED STATES	Not Required	Not Required	PEOPLES STATE BANK	173548	
OK		Full Service	2218425	OTTUMWA BRANCH	116 WEST MAIN STREET	OTTU MWA	IA	52501	WAPELLO	UNITED STATES	Not Required	Not Required	PEOPLES STATE BANK	173548	

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Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(3)

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, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Catherine M. Bay Eddyville, Iowa	USA	4,047 - 25.98% Common Stock	None	None	None
Marilyn E. Bay Albia, Iowa	USA	2,489 - 15.98% Common Stock			
Ruthanne E. Bay Clive, Iowa	USA	2,489 - 15.98% Common Stock			
Susan L. Bay Eddyville, Iowa	USA	2,489 - 15.98% Common Stock			
Carolyn R. Hansen West Branch, Iowa	USA	1,576 - 10.12% Common Stock			
Lucy E. Hansen Tipton, Iowa	USA	1,576 - 10.12% Common Stock			

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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 Shares In Bank Holding Company.	(4)(b) Percentage of Voting Shares 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 percentage of voting securities held).
Catherine M. Bay Eddyville, IA USA	None	Sec./Treasurer Director	Director	Stanley Bay Farms Inc President	25.98%	None	33% Stanley Bay Farms Inc
				Catherine M Bay etal General Partner			33% Catherine M Bay etal
				Rathbun Lake Resort, Inc Treasurer			
Marilyn E. Bay Albia, IA USA	None	Vice-President Director	None	Stanley Bay Farms Inc General Partner	15.98%	None	33% Stanley Bay Farms Inc
				Catherine M Bay etal General Partner			33% Catherine M Bay etal
Ruthanne E. Bay Clive, IA USA	None	None	None	None	15.98%	None	None
Susan L. Bay Eddyville, IA USA	None	None	None	Stanley Bay Farms Inc General Partner	15.98%	None	33% Stanley Bay Farms Inc
				Catherine M Bay etal General Partner			33% Catherine M Bay etal
Carolyn R. Hansen West Branch, IA USA	None	None	None	None	10.12%	None	None
Lucy E. Hansen Tipron, IA USA	None	None	None	None	10.12%	None	None
Kevin M. Kness Albia, IA USA	None	Chairman/President Director	Chairman/ President/CEO	Rathbun Lake Resort, Inc President	2.31%	None	None
Timothy Shehan Boone, IA USA	None	Director	Director	None	None	None	None
Garry M. Cox Waukeee, IA USA	Attorney	Director	Director	Garry M. Cox Law Firm - Owner	None	None	None
Jack E. Scieszinski Albia, IA USA	Retailer	Director	Director	Albia Motor Company President	None	None	Albia Motor Company 50%