



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, Sid Dinsdale

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

03/07/2016

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 1020591
C.I. _____

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

Pinnacle Bancorp, Inc.

Legal Title of Holding Company

702 B Avenue, PO Box 275

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

Central City NE 68826

City State Zip Code

1901 Morningside Ave, Sioux City, IA

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Chevonne Garfield Administrative Assistant

Name Title

308-946-3883

Area Code / Phone Number / Extension

308-946-3885

Area Code / FAX Number

chevonne.garfield@pinnbank.com

E-mail Address

None

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

PINNACLE BANCORP, INC.
Sioux City, Iowa
Fiscal Year Ending December 31, 2015

Report Item

1: None

2a: Organizational Chart

PINNACLE BANCORP, INC.
(LEI - None)
Sioux City, IA
Incorporated in Iowa

PINNACLE BANK SIOUX CITY
(LEI - None)
SIOUX CITY, IOWA
Incorporated in Iowa
Registrant owns 5,500 of 5,500 shares outstanding or 100%

2b: Branch Verification - No change - listing included with FR Y-6.

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your depository institution: PINNACLE BANK SIOUX CITY (ID_RSSD: 311649).
 This depository institution is held by PINNACLE BANCORP, INC. (1020591) of SIOUX CITY, 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>.

* FDICUNINUM, 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) | 311649 | PINNACLE BANK SIOUX CITY | 1901 MORNINGSIDE AVENUE | SIOUX CITY | IA | 0 | WOODBURY | UNITED STATES | 12803 | 0 | PINNACLE BANK SIOUX CITY | 311649 | |
| OK | | Full Service | 4299165 | HINTON BRANCH | 468 TITAN RD. | HINTON | IA | 0 | PLYMOUTH | UNITED STATES | 521681 | 2 | PINNACLE BANK SIOUX CITY | 311649 | |

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Pinnacle Bancorp, Inc.
 Sioux City, Iowa
 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 end. | | | 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 end. | | |
|---|---|---|--|---|---|
| (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 |
| Sid Dinsdale Omaha, NE 68022 | USA | 661,800 - 94% Common Stock | N/A | N/A | N/A |
| Vernon Stolen Sioux City, IA 51106 | USA | 41,565 - 6% Common Stock | N/A | N/A | N/A |

all shareholders are U.S. Citizens

Pinnacle Bancorp, Inc.
Sioux City, Iowa
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 Holding Company | Title & Position with 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 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) |
| Sid Dinsdale Omaha, NE 68022 USA | Chairman of Pinnacle Bancorp, Inc. Central City, NE | Chairman President, Treasurer & Director | N/A | N/A | 94% | N/A | N/A |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Pinnacle Bancorp, Inc. State of Nebraska Chairman & Director | N/A | N/A | 12.889% Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Dinsdale Holdings, Inc. Vice President & Director | N/A | N/A | 49.89% of Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Four Seasons Ag, Inc. Vice President, Sec. Treasurer & Director | N/A | N/A | 50% of Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Dinsdale Express, L.L.C. Member | N/A | N/A | 45% of Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Edgewater Properties, LLC Member | N/A | N/A | 50% of Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Edgewater Investments, LLC Member | N/A | N/A | 40% of Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | R-D Management LLC Member | N/A | N/A | 50% of Voting |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Swine-2 Investors, LLC Member | N/A | N/A | 50% Joint Tenancy |
| Sid Dinsdale Omaha, NE 68022 USA | N/A | N/A | N/A | Pinnacle Data Services LLC Member | N/A | N/A | 25% of Voting |
| Vernon Stolen Sioux City, IA USA | Deceased | N/A | N/A | N/A | 6% | N/A | N/A |
| Matt Dinsdale Omaha, NE 68130 USA | Branch President Pinnacle Bank | Vice President, Secretary & Director | N/A | N/A | N/A | N/A | N/A |
| Matt Dinsdale Omaha, NE 68130 USA | N/A | N/A | N/A | Palmer-Cattle Company LLC Operating Manager | N/A | N/A | 33.33% of Voting |
| Matt Dinsdale Omaha, NE 68130 USA | N/A | N/A | N/A | MJ, L.L.C. None | N/A | N/A | 100% of Voting |