



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

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Premier Holdings, Ltd.

Legal Title of Holding Company

1004 21st Ave., P.O. Box 177

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

Rock Valley IA 51247

City State Zip Code

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Wade Gort President

Name Title

712-476-9100

Area Code / Phone Number / Extension

712-476-9108

Area Code / FAX Number

wade.gort@epremierbank.com

E-mail Address

N/A

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

I, Wade Gort

Name of the Holding Company Director and Official

President & Director

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.

*Wade Gort*

Signature of Holding Company Director and Official

01/27/2016

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 3066922  
 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

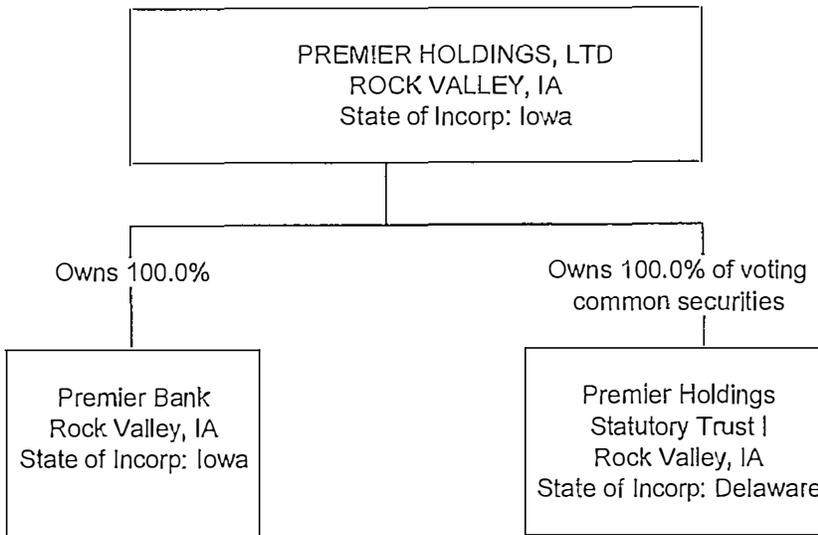
Form FR Y-6

Premier Holdings, Ltd  
Rock Valley, Iowa  
12/31/2015

Report Item

1: N/A- The BHC does not prepare an annual report for its shareholders

2(a): Organization Chart



2(b): Branch Verification

"No LEI for the above entities"

Submitted by email 1-27-16

Results: A list of branches for your depository institution: PREMIER BANK (ID\_RSSD: 2539960).  
 This depository institution is held by PREMIER HOLDINGS, LTD (3066922) of ROCK VALLEY, IA.  
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/27/2016.

**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)	2539960	PREMIER BANK	1004 21ST AVENUE	ROCK VALLEY	IA	51247-017	SIoux	UNITED STATES	57147	0	PREMIER BANK	2539960	
OK		Full Service	2087153	DOON BRANCH	227 MAIN STREET	DOON	IA	51235	LYON	UNITED STATES	230767	2	PREMIER BANK	2539960	
OK		Full Service	3525670	ROCK RAPIDS BRANCH	710 1ST AVENUE	ROCK RAPIDS	IA	51246	LYON	UNITED STATES	429292	3	PREMIER BANK	2539960	
OK		Full Service	470256	HUDSON BRANCH	500 4TH STREET	HUDSON	SD	57034	LINCOLN	UNITED STATES	11186	4	PREMIER BANK	2539960	

Premier Holdings, Ltd  
Rock Valley, IA

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Report Item 3: Securities Holders

Shareholders as of 12-31-15 with 5% ownership

Name & Address	Country	Number & Percentage of Each Class of Voting Securities
Wade Gort * Rock Valley, IA USA	USA	2100 - Common Stock 10.21%
Jan Gort * Rock Valley, IA USA	USA	250 - Common Stock 1.22%
John H Santema Rock Valley, IA USA	USA	2250 - Common Stock 10.95%
Leonard Van Otterloo Rock Valley, IA USA	USA	3600 - Common Stock 17.52%
Conrad Van Zee ** Okoboji, IA USA	USA	500 - Common Stock 2.43%
Orlene R Van Zee ** Rock Valley, IA USA	USA	1000 - Common Stock 4.87%
Richard L Van Zee*** Rock Valley, IA USA	USA	500 - Common Stock 2.43%
Beverly J Vande Vegt**** Doon, IA USA	USA	1050 - Common Stock 5.11%
Darrell Vande Vegte **** Doon, IA USA	USA	1050 - Common Stock 5.11%
Harlan Vant Hul ***** Rock Valley, IA USA	USA	550 - Common Stock 2.68%
Mary Vant Hul ***** Rock Valley, IA USA	USA	550 - Common Stock 2.68%
Charles Ver Steeg Rock Valley, IA USA	USA	1200 - Common Stock 5.84%
Greg Westra Rock Valley, IA USA	USA	1850 - Common Stock 9.00%
Harold Westra Rock Valley, IA USA	USA	3600 - Common Stock 17.52%

\* Wade and Jan Gort are husband and wife

\*\* Conrad and Orlene Van Zee are husband and wife

\*\*\* Conrad and Richard Van Zee are brothers

\*\*\*\* Beverly and Darrell Vande Vegte are husband and wife

\*\*\*\*\* Harlan and Mary Van't Hul are husband and wife

\*2- None

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Rock Valley, IA

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Report Item 4: Insiders

Name & Address	Principal Occupation	Title & Position Bank Holding Co	Title & Position Subsidiaries	Title & Position Other Businesses	Percentage of Voting Shares Bank Holding Co	Percentage of Voting Shares Subsidiaries	Other Companies
(1)	(2)	(3)(a)	(3)(b)	(3) ©	(4)(a)	(4)(b)	(4)©
Wade Gort Rock Valley, IA USA	N/A	Director President/Treas	Director President/CEO Premier Bank	N/A	10.21%	N/A	N/A
Jan Gort Rock Valley, IA USA	Homemaker		None	N/A	1.22	N/A	N/A
Greg Westra Rock Valley, IA USA	N/A	Director Vice President	Director Ex. Vice Pres. Premier Bank	N/A	9.00%	N/A	Westra Farms, Inc Rock Valley, IA 50% owned
Joyce Van Engen Rock Valley, IA USA	N/A	Director Secretary	Director V.P. & Cashier Premier Bank	N/A	1.22%	N/A	N/A
Daniel Taylor Rock Valley, IA USA	N/A	Director	Director Sr. Vice President Premier Bank	N/A	1.22%	N/A	N/A
Darrell Vande Vegte Doon, IA USA	Real Estate Sales/Auction	Director	Director Premier Bank	N/A	5.11%	N/A	VandeVegte/Zomer Realty/Auction, Inc Doon, IA 50% owned
Beverly Vande Vegte Doon, IA USA	Homemaker		None	N/A	5.11%	N/A	N/A
Harold Westra Rock Valley, IA USA	Retired Farmer	Director	Director Premier Bank	N/A	17.52%	N/A	N/A
Leonard Van Otterloo Rock Valley, IA USA	Retired Businessman		None	N/A	17.52%	N/A	N/A
John Santema Rock Valley, IA USA	Retired Businessman		None	N/A	10.95%	N/A	N/A