

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, Todd Nicklaus

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.

Todd Nicklaus
Signature of Holding Company Director and Official
3/16/16
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 1209426
C.I. _____

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

River Valley Bancorporation, Inc.

Legal Title of Holding Company

PO Box 777

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

Wausau

WI

54402-0777

City

State

Zip Code

327 N 17th Ave Suite 200

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Tim Parks

Finance Manager

Name

Title

715-845-6644

Area Code / Phone Number / Extension

715-848-6082

Area Code / FAX Number

tparks@rivervalleybank.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

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.

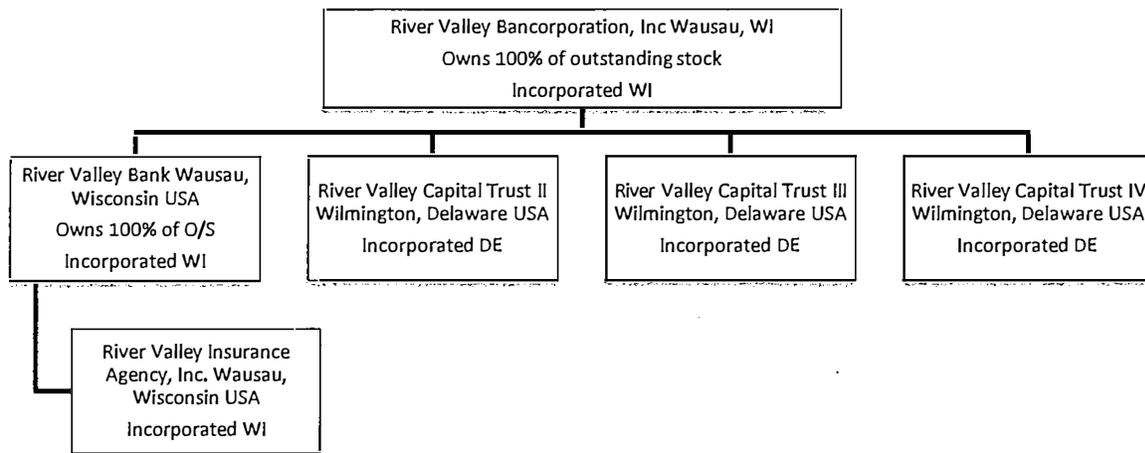
River Valley Bancorporation, Inc.

FR Y-6

December 31, 2015

1. Enclosed

2a. Organizational Chart (No LEI to report for any organization under River Valley Bancorporation, Inc)



2b. Submitted

- 3.1(a) Todd Nicklaus
Rothschild, WI
- (b) USA
- (c) 36,064.78667 shares, 49.3066%
- (a) Gregory Nicklaus
Minocqua, WI
- (b) USA
- (c) 36,064.78667 shares, 49.3066%
- (a) Ronald Nicklaus
Irma, WI
- (b) USA
- (c) 594.48 shares, .8128%

Results: A list of branches for your holding company: RIVER VALLEY BANCORPORATION, INC. (1209426) of WAUSAU, WI. 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)	163549	RIVER VALLEY BANK	327 NORTH 17TH AVENUE, SUITE 200	WAUSAU	WI	54401	MARATHON	UNITED STATES	13566	0	RIVER VALLEY BANK	163549	
OK		Full Service	3722004	CALUMET BRANCH	56500 US HIGHWAY 41	CALUMET	MI	49913	HOUGHTON	UNITED STATES	455246	17	RIVER VALLEY BANK	163549	
OK		Full Service	230656	HOUGHTON BRANCH	19795 SHARON AVENUE	HOUGHTON	MI	49931	HOUGHTON	UNITED STATES	226642	15	RIVER VALLEY BANK	163549	
OK		Full Service	248156	IRON MOUNTAIN BRANCH	101 WEST B STREET	IRON MOUNTAIN	MI	49801	DICKINSON	UNITED STATES	738	13	RIVER VALLEY BANK	163549	
OK		Full Service	254858	IRONWOOD BRANCH	200 SOUTH SUFFOLK STREET	IRONWOOD	MI	49938	GOGEBIC	UNITED STATES	3381	14	RIVER VALLEY BANK	163549	
OK		Full Service	352950	MARQUETTE NORTH BRANCH	1101 NORTH THIRD STREET	MARQUETTE	MI	49855	MARQUETTE	UNITED STATES	207073	10	RIVER VALLEY BANK	163549	
OK		Full Service	261351	MARQUETTE WEST BRANCH	1140 WEST WASHINGTON STREET	MARQUETTE	MI	49855	MARQUETTE	UNITED STATES	207072	11	RIVER VALLEY BANK	163549	
OK		Full Service	3174443	EAGLE RIVER BRANCH	141 SOUTH WILLOW STREET	EAGLE RIVER	WI	54521	VILAS	UNITED STATES	360699	7	RIVER VALLEY BANK	163549	
OK		Full Service	2145482	MERRILL EAST BRANCH	3210 EAST MAIN STREET	MERRILL	WI	54452	LINCOLN	UNITED STATES	249472	2	RIVER VALLEY BANK	163549	
OK		Full Service	4716907	MIDDLETON BRANCH	8329 MURPHY DRIVE	MIDDLETON	WI	53562	DANE	UNITED STATES	Not Required	Not Required	RIVER VALLEY BANK	163549	
OK		Full Service	3503098	MINOCQUA BRANCH	8590 US HIGHWAY 51 NORTH	MINOCQUA	WI	54548	ONEIDA	UNITED STATES	249476	6	RIVER VALLEY BANK	163549	
OK		Full Service	3405651	ROTHSCHILD BRANCH	1130 EAST GRAND AVENUE	ROTHSCHILD	WI	54474	MARATHON	UNITED STATES	447432	16	RIVER VALLEY BANK	163549	
OK		Full Service	2606992	TOMAHAWK BRANCH	1218 NORTH 4TH STREET	TOMAHAWK	WI	54487	LINCOLN	UNITED STATES	249475	5	RIVER VALLEY BANK	163549	
OK		Full Service	3248362	WAUSAU DOWNTOWN BRANCH	101 SCOTT STREET	WAUSAU	WI	54403	MARATHON	UNITED STATES	423062	8	RIVER VALLEY BANK	163549	
OK		Electronic Banking	4392374	WWW.INCREDIBLEBANK.COM	327 NORTH 17TH AVENUE, SUITE 200	WAUSAU	WI	54401	MARATHON	UNITED STATES	Not Required	Not Required	RIVER VALLEY BANK	163549	
OK		Full Service	2138989	WESTON BRANCH	4107 BARBICAN AVENUE	WESTON	WI	54476	MARATHON	UNITED STATES	249471	1	RIVER VALLEY BANK	163549	

River Valley Bancorporation, Inc.

FR Y-6

December 31, 2015

- (a) Ellen Nicklaus
Irma, WI
- (b) USA
- (c) 419.949 shares, .5741%

3.2 N/A

4. See attached

Report Item 4: Directors and Officers

1. Name Address	Todd Nicklaus Rothschild, WI USA	
2. Principal occupation, if other than with holding company		
3. Title or position with:		
(a) Bank Holding Company	Director / President	
(b) All direct & indirect subsidiaries of holding company	River Valley Bank – Director / Chairman of the Board	
(c) Any other business the person is a director, trustee, partner, or executive officer	B&N Development, LLC – Partner Desires for Sires, LLC – Partner Riverside Place, LLC – Partner Snowshoe, LLC – Partner Aspirus, Inc Wausau Hospital – Director Oak Ridge, LLC – Partner	
4. Shares owned, controlled or held with power to vote in:	Shares	Percentage
(a) Holding Company	36,064.78667 Class A	49.3066%
(b) Direct & indirect sub of holding company	0	0%
(c) Any other business	B&N Development, LLC	25% Ownership
	Desires for Sires, LLC	50% Ownership
	Snowshoe, LLC	33% Ownership

River Valley Bancorporation, Inc.

FR Y-6

December 31, 2015

Report Item 4: Directors and Officers

1. Name Address	Gregory Nicklaus Minocqua, WI USA	
2. Principal occupation, if other than with holding company		
3. Title or position with:		
(a) Bank Holding Company	Director / Executive Vice President	
(b) All direct & indirect subsidiaries of holding company	River Valley Bank – Executive Vice President	
(c) Any other business the person is a director, trustee, partner, or executive officer	B&N Development, LLC – Partner Desires for Sires, LLC – Partner Riverside Place, LLC – Partner Snowshoe, LLC – Partner Oak Ridge, LLC – Partner	
4. Shares owned, controlled or held with power to vote in:	Shares	Percentage
(a) Holding Company	36,064.78667 Class A	49.3066%
(b) Direct & indirect sub of holding company	0	0%
(c) Any other business	B&N Development, LLC	25% Ownership
	Desires for Sires, LLC	50% Ownership
	Snowshoe, LLC	33% Ownership

River Valley Bancorporation, Inc.

FR Y-6

December 31, 2015

Report Item 4: Directors and Officers

1. Name Address	Ronald Nicklaus Irma, WI USA	
2. Principal occupation, if other than with holding company		
3. Title or position with:		
(a) Bank Holding Company	Director / Chairman of the Board	
(b) All direct & indirect subsidiaries of holding company	River Valley Bank – Director	
(c) Any other business the person is a director, trustee, partner, or executive officer	B&N Development, LLC – Partner Riverside Place, LLC – Partner Greenheck Fan Corp, Inc - Director	
4. Shares owned, controlled or held with power to vote in:	Shares	Percentage
(a) Holding Company	594.48 Class A	.8128%
(b) Direct & indirect sub of holding company	0	0%
(c) Any other business	B&N Development, LLC 25% Ownership	

River Valley Bancorporation, Inc.

FR Y-6

December 31, 2015

Report Item 4: Directors and Officers

1. Name Address	Ellen Nicklaus Irma, WI USA	
2. Principal occupation, if other than with holding company	Homemaker	
3. Title or position with:		
(a) Bank Holding Company	Director / Vice President	
(b) All direct & indirect subsidiaries of holding company	None	
(c) Any other business the person is a director, trustee, partner, or executive officer		
4. Shares owned, controlled or held with power to vote in:	Shares	Percentage
(a) Holding Company	419.949 Class A	.5741%
(b) Direct & indirect sub of holding company	0	0%
(c) Any other business		

Report Item 4: Directors and Officers

1. Name Address	Mark Wiebe Wausau, WI USA	
2. Principal occupation, if other than with holding company		
3. Title or position with:		
(a) Bank Holding Company	Treasurer	
(b) All direct & indirect subsidiaries of holding company	River Valley Bank – Chief Financial Officer	
(c) Any other business the person is a director, trustee, partner, or executive officer		
4. Shares owned, controlled or held with power to vote in:	Shares	Percentage
(a) Holding Company	0	0%
(b) Direct & indirect sub of holding company	0	0%
(c) Any other business		