

Board of Governors of the Federal Reserve System

COPY



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, Richard A. Waller

Name of the Holding Company Director and Official

Chairman & CEO

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

Security National Corporation

Legal Title of Holding Company

325 Dakota Dunes Blvd

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

Dakota Dunes

SD

57049

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lisa Talbert

Corporate Secretary

Name

Title

712-277-6515

Area Code / Phone Number / Extension

712-277-6542

Area Code / FAX Number

ltalbert@snbonline.com

E-mail Address

Richard A. Waller

Signature of Holding Company Director and Official

3-7-16

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 1200348

C.I.

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

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

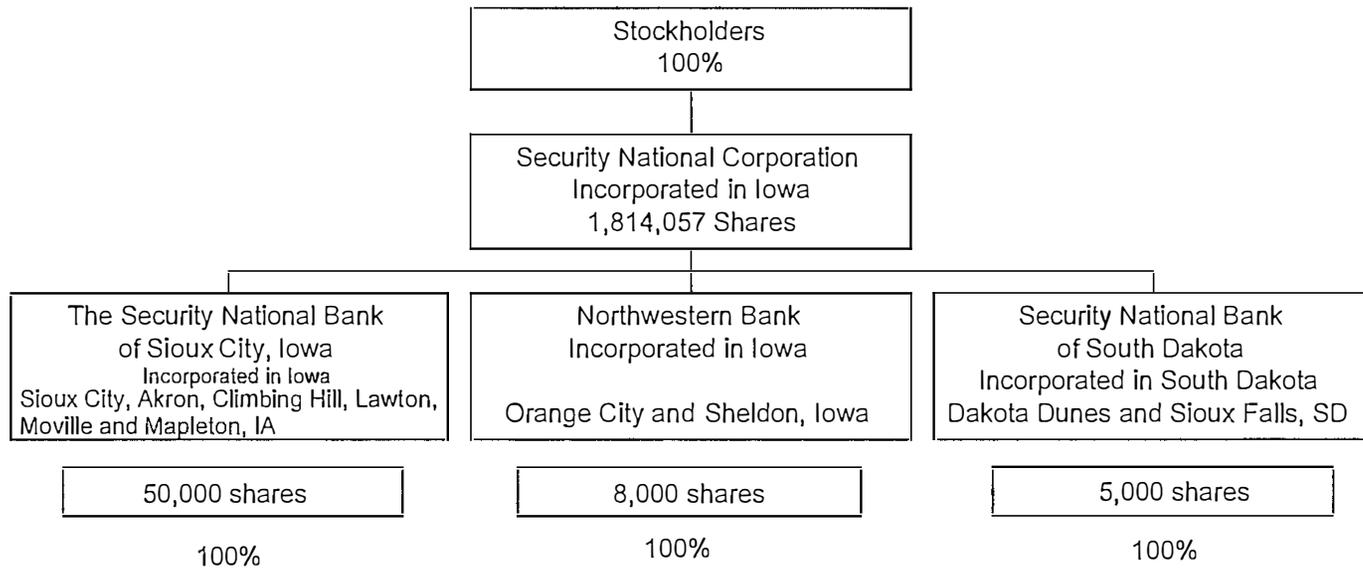
Yes Please identify the report items to which this request applies:

- 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

Report Item 2: Organizational Chart

Please note, no SNC companies have an LEI.



Results: A list of branches for your holding company: SECURITY NATIONAL CORPORATION (1200348) of DAKOTA DUNES, SD. The data are as of 12/31/2015. Data reflects informat on 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)	274548	NORTHWESTERN BANK	122 CENTRAL AVENUE NORTH WEST	ORANGE CITY	IA	51041	SIoux	UNITED STATES	8445	0	NORTHWESTERN BANK	274548	
OK		Full Service	535847	SHELDON SECURITY STATE BRANCH	934 THIRD AVENUE	SHELDON	IA	51201-154	O'BRIEN	UNITED STATES	5154	3	NORTHWESTERN BANK	274548	
OK		Full Service (Head Office)	418249	SECURITY NATIONAL BANK OF SIOUX CITY, THE	601 PIERCE STREET	SIOUX CITY	IA	51101	WOODBURY	UNITED STATES	2978	0	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	733045	AKRON BRANCH	251 REED STREET	AKRON	IA	51001	PLYMOUTH	UNITED STATES	2920	6	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	2105132	CLIMBING HILL BRANCH	55 DEER RUN TRAIL	CLIMBING HILL	IA	51015	WOODBURY	UNITED STATES	Not Required	Not Required	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	2094311	LAWTON BRANCH	319 CEDAR STREET	LAWTON	IA	51030	WOODBURY	UNITED STATES	Not Required	Not Required	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	867940	MAPLETON BRANCH	313 NORTH 4TH STREET	MAPLETON	IA	51034	MONONA	UNITED STATES	189	7	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	831044	MOVILLE BRANCH	245 MAIN STREET	MOVILLE	IA	51039	WOODBURY	UNITED STATES	Not Required	Not Required	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	2084095	MORNINGSIDE BRANCH	LAKEPORT & SERGEANT ROAD	SIOUX CITY	IA	51106	WOODBURY	UNITED STATES	203762	2	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	2080640	NORTHSIDE BRANCH	FLOYD BOULEVARD & OUTER DRIVE NORTH	SIOUX CITY	IA	51108	WOODBURY	UNITED STATES	203761	1	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service	2425362	WESTSIDE BRANCH	2827 HAMILTON BOULEVARD	SIOUX CITY	IA	51104	WOODBURY	UNITED STATES	441010	5	SECURITY NATIONAL BANK OF SIOUX CITY, THE	418249	
OK		Full Service (Head Office)	2529176	SECURITY NATIONAL BANK OF SOUTH DAKOTA	375 DAKOTA DUNES BLVD.	DAKOTA DUNES	SD	57049	UNION	UNITED STATES	57157	0	SECURITY NATIONAL BANK OF SOUTH DAKOTA	2529176	
OK		Full Service	3590481	SIOUX FALLS 26TH STREET OFFICE	4621 WEST 26TH STREET	SIOUX FALLS	SD	57106	MINNEHAHA	UNITED STATES	462286	2	SECURITY NATIONAL BANK OF SOUTH DAKOTA	2529176	
OK		Full Service	3595749	SIOUX FALLS 74TH & LOUISE OFFICE	6601 SOUTH LOUISE AVENUE	SIOUX FALLS	SD	57108	MINNEHAHA	UNITED STATES	464070	3	SECURITY NATIONAL BANK OF SOUTH DAKOTA	2529176	

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Security National Corporation
 Dakota Dunes, SD
 Fiscal Year Ending 12/31/2015

Report Item 3: Shareholders

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end.				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.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of shares in each class of Voting Securities	Comments	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of shares in each class of Voting Securities
SEBAK & CO. Sioux City, Iowa, USA	United States	910,126 50.17%	Street name registration used by Security National Bank's Trust Department.	None	None	None
CEDE & CO. New York, New York, USA	United States	296,832 16.36%	Street name registration used by Depository Trust Company.	None	None	None
JOHN W. GLEESON Sioux City, IA, USA	United States	105,090 5.79%		None	None	None

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31-Dec-15

Security National Corporation
Dakota Dunes, SD

Report Item 4: Insiders

(1) (2) (3) a, b, c and (4) a, b, c

(1) Names & Address (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)
Raymond H. Cole Clive, Iowa	Broadcasting	Director	Director - Security National Bank of Sioux City	President & COO - Citadel Comm. LLC & its Subsidiaries, Capital Comm. Co. Inc., Coronet Comm. Co., Chairman of Board of Governors of the ABC Television Affiliates Assoc.	0.07%	None	None
John W. Gleeson Sioux City, IA	Contracting and Construction	Director	Director - Security National Bank of Sioux City	President - Klinger Companies & its Subsidiaries, President - Klinger Properties, Marina Inn, Inc., Director on following Boards: Sloumland Initiative, Morningside College, St. Luke's Health Center, Iowa College Foundation, Sloumland Foundation, Red Bridge Estates Corp.	5.80%	None	W.A. Klinger LLC (100%), Gleeson Constructors LLC (100%), Young Constructors LLC (100%), Klinger Constructors LLC (100%), Sanibel LLC (100%), Expedition LLC (100%), Jag Resources LLC (100%), Lincolnshire Partnership (100%), Marketplace (100%), Klinger Companies, Inc. (100%), Klinger Properties, Inc. (100%), Marina Inn, Inc. (100%), River Park LLC (100%), Claremont LLC (100%)
Darwin Hamann Correctionville, IA	Farming	Director	Director - Security National Bank of Sioux City	Owner/Operator - Hamann Farms	0.01%	None	None
Lary G. Rosenboom Sheldon, IA	Hydraulics, Rosenboom Machine & Tool, Inc.	Director	Director - Northwestern Bank	President, Rosenboom Machine & Tool, Inc.	0.04%	None	Rosenboom Machine & Tool, Inc. (50.44%) Rosenboom New Star

(1) Names & Address (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)
Douglas E. Palmer Sioux City, IA	Grain - President	Director	Director - Security National Bank of Sioux City	President - Tegra Corporation; Director - Palmer Candy Co, Splnaker, Inc., Lite-Form, Inc. & affiliates; Director on following Boards: Morningside College, SXL Chamber of Commerce & affiliates, Blue Star Music Inc.	1.46%	None	Spinnaker, Inc. (40%) Palmer Candy (25%) Gold Creek Family Partners (90%)
Stephanie S. Samenus Anthon, IA	Military	Director	Director - Security National Bank of Sioux City	Mission Support Group Commander - 185th Air Refueling Wing	0.01%	None	None
D. Douglas Rice Sioux City, IA	N/A	Executive Vice President, Director	Pres & Director - Security National Bank of Sioux City; Director - Security National Bank of South Dakota	Director - Shazam/ITS; Sioux City Public Library Foundation, Pierce St. Same Day Surgery	0.54%	None	None
Richard A. Waller Dakota Dunes, SD	N/A	Chairman, President, CEO, Director	Chairman, CEO & Director - Security National Bank of Sioux City; Chairman, CEO & Director - Security National Bank of South Dakota; Director at NWB	Director on following Boards: Iowa College Foundation, Goodwill Industries, WITCC Foundation, The Siouxland Initiative, St. Luke's	0.47%	None	None
Lisa Talbert Sioux City, IA	N/A	Secretary and Transfer Agent	Secretary of Board for Security National Bank of Sioux City and Security National Bank of South Dakota	None	0.00%	None	None
Jeremy D. Uhl Sioux City, IA	N/A	Treasurer	Senior Vice President - Security National Bank of Sioux City	Director - Crittendon Center	0.00%	None	None