



# 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)

Reporter's Name, Street, and Mailing Address

**Tama County Abstract Company**

Legal Title of Holding Company

**123 W. High Street - Box 2**

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

**Toledo**

**Iowa**

**52342**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**John C. Kavalier**

**Executive Vice President**

Name

Title

**641-484-2980**

Area Code / Phone Number / Extension

**641-484-2333**

Area Code / FAX Number

**JKavalier@banktoledo.com**

E-mail Address

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

I, **John C. Kavalier**

Name of the Holding Company Director and Official

**Executive Vice 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.*

*John C. Kavalier, EVP*  
 Signature of Holding Company Director and Official  
**3-28-16**  
 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  
 C.I.

**1200179**

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

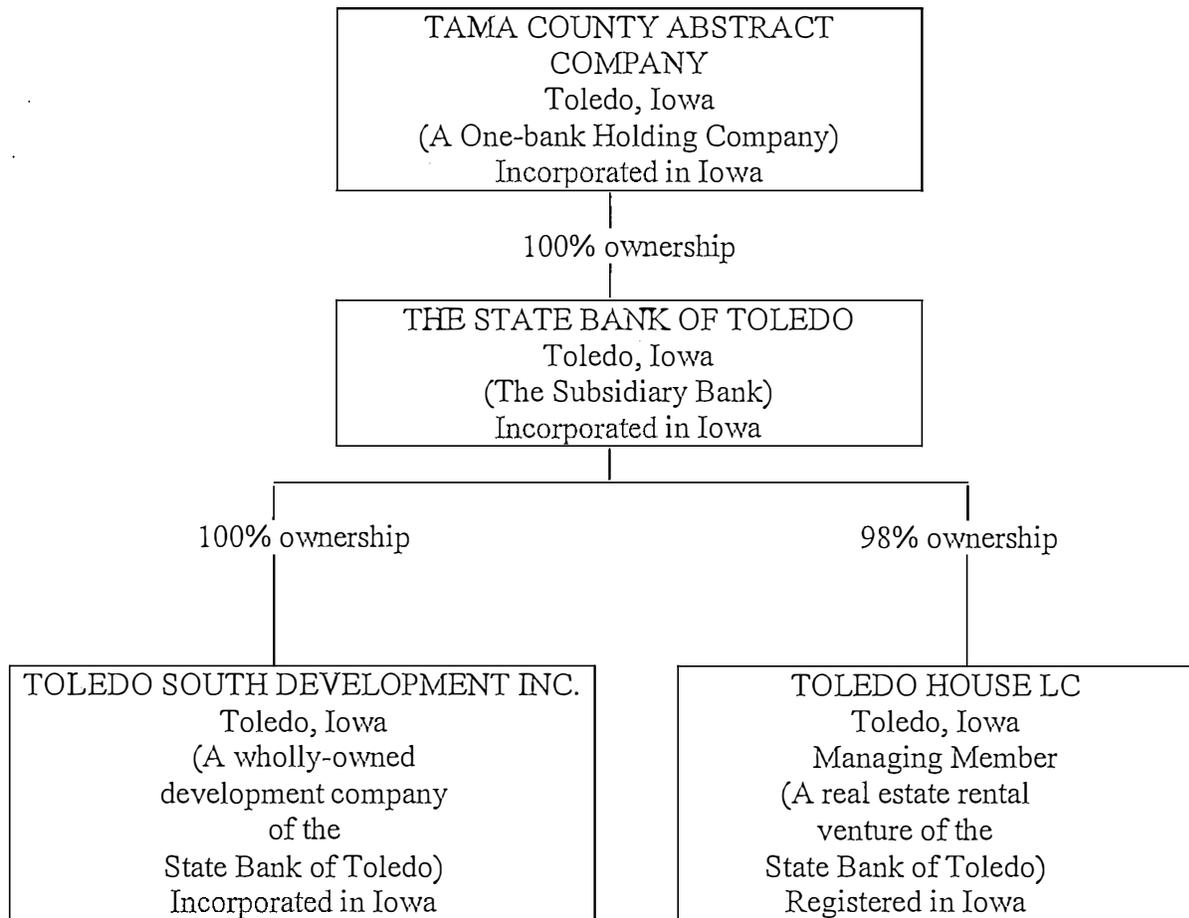
TAMA COUNTY ABSTRACT COMPANY

TOLEDO, IOWA

1. Financial Statements

- 1a. Not applicable as the Company is not registered with the Securities and Exchange Commission.
- 1b. Two-year comparative compiled financial statements for the Parent Company are attached.

2a. Organization Chart



Tama County Abstract Company, The State Bank of Toledo, Toledo South Development Inc. and Toledo House LC do not have a Legal Entity Identifier.

Results: A list of branches for your depository institution: **STATE BANK OF TOLEDO, THE (ID\_RSSD: 490348)**.  
 This depository institution is held by **TAMA COUNTY ABSTRACT COMPANY (1200179)** of **TOLEDO, 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*	Comment
OK		Full Service (Head Office)	490348	STATE BANK OF TOLEDO, THE	100 EAST HIGH STREET	TOLEDO	IA	52342	TAMA	UNITED STATES	2983	0	STATE BANK OF TOLEDO, THE	490348	
OK		Full Service	2076577	WALK UP DRIVE UP FACILITY	1003 SOUTH COUNTY ROAD	TOLEDO	IA	52342	TAMA	UNITED STATES	203770	I	STATE BANK OF TOLEDO, THE	490348	

2b. Domestic Branch Listing

The Domestic Branch Listing was submitted via Email on March 3, 2016 and there were no corrections.

3. Shareholders

- (1) Listing of shareholders that directly or indirectly own, control or hold power to vote 5% or more of any class of voting securities of the bank holding company:

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares</u>	<u>Percent</u>
Dr. Michael R. Mickelson Eagle, Idaho	USA	6,990	34.85%
John M Mickelson Ketchum, Idaho	USA	6,950	34.65%
Tama County Abstract Company ESOP Joe E. Boll, John C. Kavalier, Daniel Lekin, Donna Princehouse, Richard Rideout and James E. Roan, Trustees Toledo, Iowa	USA	2,430	12.11%

- (2) Listing of shareholders not listed in section 3(1) above that owned or controlled five percent or more of any class of voting securities in the bankholding company during the fiscal year for which the report is being filed:

None.

4. Directors and Officers

Listing of bank holding company directors, trustees, partners, principal officers and persons exercising similar functions, regardless of title or compensation.

(1) <u>Name and Address (2)</u>	<u>Principal Occupation (3)</u>	<u>Title/Position with BHC</u>	<u>Title/Position with Subsid. Bank</u>	<u>Title/Position with Other Businesses (4)</u>	<u>Percentage Voting Shares in BHC</u>	<u>Percentage Voting Shares in Subsid.</u>	<u>Other Businesses with 25% or more Voting Interest</u>
James E. Roan Toledo, Iowa USA	Retired Attorney	Board chairman & Director	Board chairman & Director	"Of Counsel" to former law firm	None	None	None
John C. Kavalier Toledo, Iowa USA	N/A	Exec. VP & Director	President, CEO & Director	None	None	None	None
Paulette Hala Toledo, Iowa USA	N/A	Manager & Director	None	None	None	None	None
Betty Vesely Toledo, Iowa USA	N/A	Secretary & Director	None	None	None	None	None
Ray Murray Toledo, Iowa USA	N/A	Director	None	None	None	None	None
Dr. Michael R. Mickelson Eagle, Idaho USA	Retired Orthopedic Surgeon	President & Director	None	None	34.85%	None	None
John M. Mickelson Ketcham, Idaho USA	N/A	Director	None	None	34.65%	None	None
Tama County Abstract Company ESOP Toledo, Iowa USA.	N/A	N/A	N/A	N/A	12.11%	None	None