

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, David C. Neuhaus
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
March 8, 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 2524537
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
Vanderbilt Holding Company, Inc.
Legal Title of Holding Company
PO Box 277
(Mailing Address of the Holding Company) Street / P.O. Box
Fairfax IA 52227-0277
City State Zip Code
409 Vanderbilt St, Fairfax, IA 52228
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Laurie Neuhaus Sr Vice President
Name Title
319-846-2300
Area Code / Phone Number / Extension
319-846-8097
Area Code / FAX Number
laurie@thebankhere.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

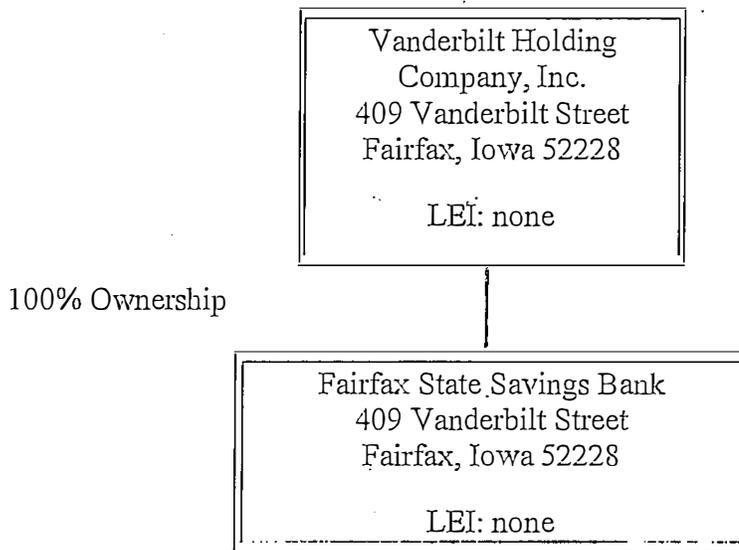
VANDERBILT HOLDING COMPANY, INC.
FAIRFAX, IOWA
FR Y-6
December 31, 2015

BHC Number: 14094
RSSD ID: 2524537

REPORT ITEM 1: Annual Report to Shareholders: No such report was created for shareholders.

REPORT ITEM 2a: Organizational Chart:

ORGANIZATIONAL CHART



Holding Company Effective May 1, 1997

State of Incorporation: Iowa

No changes in its direct or indirect holdings of companies as of December 31, 2015

REPORT ITEM 2b: Domestic Branch Listing – Submitted via email March 8, 2016 for Report Item 2b.

Results: A list of branches for your depository institution: **FAIRFAX STATE SAVINGS BANK (ID_RSSD: 682648)**.
 This depository institution is held by **VANDERBILT HOLDING COMPANY, INC. (2524537)** of **FAIRFAX, 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*	Comments
OK		Full Service (Head Office)	682648	FAIRFAX STATE SAVINGS BANK	409 VANDERBILT STREET	FAIRFAX	IA	52228	LINN	UNITED STATES	5140	0	FAIRFAX STATE SAVINGS BANK	682648	

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Vanderbilt Holding Company, Inc.
Fairfax, IA
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 ending MM-DD-YYYY			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 ending MM-DD-YYYY		
(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
David C Neuhaus Atkins, IA USA	USA	1,228 shares/ 61% common stock	None		

Vanderbilt Holding Company, Inc
Fairfax, IA
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 Subsidiary (Fairfax State Savings Bank - FSSB)	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)
David C Neuhaus Atkins, IA USA	Banking	President Director	President, CEO & Director - FSSB	Owner-Krall Neuhaus Insurance	61%	None	Krall Neuhaus-100%
William E Boland Fairfax, IA USA	Farming	Director	Director - FSSB	Not Applicable	2%	None	Not Applicable
J Donald Lefebure Fairfax, IA USA	Farming	Director	Director - FSSB	Pres-Lefebure Farms Inc Partner-Lefebure Brothers	1%	None	Lefebure Farms-25%
Gordon C Sevig Walford, IA USA	Construction & Land Development	Director	Director - FSSB	Director-Gordon Sevig Trucking Co Pres-Sevig Construct Co Manager-Sevig Ranch LLC	0%	None	Gordon Sevig Trucking Co-79% Sevig Constr-100% Sevig Ranch-100%
Patrick Slater Fairfax, IA USA	Banking	Secretary Director	Sr Vice President Director - FSSB	Not Applicable	3%	None	de Mesa & Sons LLC- 100%

* FSSB = Fairfax State Savings Bank