



COPY

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, Steve Kunzweiler  
Name of the Holding Company Director and Official  
Secretary  
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  
2/1/16

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 1249187  
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  
West Iowa Banc Corp.

Legal Title of Holding Company  
106 Cedar, P.O. Box 548  
(Mailing Address of the Holding Company) Street / P.O. Box  
Marcus IA 51035-0548  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Steve Kunzweiler Secretary  
Name Title  
712-376-4154  
Area Code / Phone Number / Extension  
712-376-2759  
Area Code / FAX Number  
fsbmarcus@midlands.net  
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

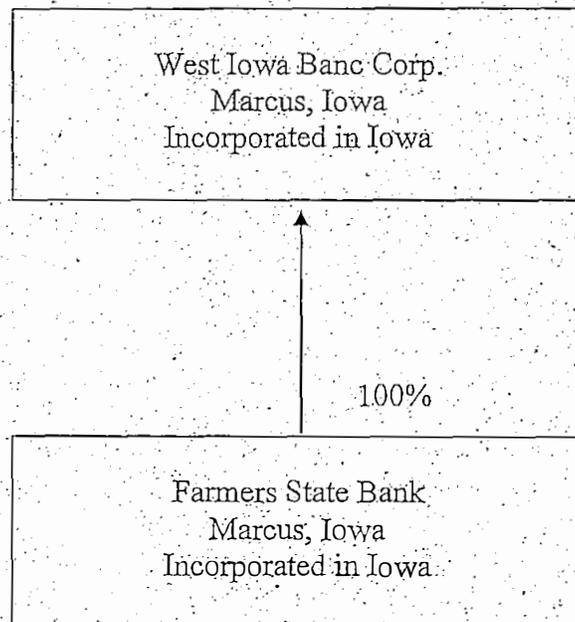
WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 1(a) - West Iowa Banc Corp. is not required to prepare and file Form 10-K with the Securities and Exchange Commission; however, West Iowa Banc Corp. Annual Report to its shareholders is enclosed as Exhibit A.

Report Item 2a - Organizational Chart:



West Iowa Banc Corp. owns 2,000 shares of Farmers State Bank 2,000 shares outstanding equity securities.

West Iowa Banc Corp. does not have direct or indirect control of any entity other than Farmers State Bank.

WEST IOWA BANC CORP.

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DECEMBER 31, 2015

Report Item 2a - Supplement to the organization chart - West Iowa Banc Corp. (a) does not own securities of any nonbank company; (b) does not hold securities of any bank or nonbank company in a fiduciary capacity; (c) does not hold directly or indirectly in a bank or nonbank company non-voting securities convertible into voting securities; and, (d) does not own non-voting securities in any bank or bank holding company.

Neither West Iowa Banc Corp. nor Farmers State Bank own securities of any nonbank company.

Neither West Iowa Banc Corp. nor Farmers State Bank have a Legal Entity Identifier (LEI).

Report Item 2b - Name, address, date branch opened and applicable branch service type for all branches.

<u>Name and Address</u>	<u>Date Branch Opened</u>	<u>Branch Service Type</u>
Farmers State Bank Cherokee County 106 Cedar Marcus, IA 51035-0548 United States	October 27, 1928	Full Service

Report Item 3 (1) - Name, address, number of shares and percentage for 5 percent or more shareholders of record.

<u>Name and Address (a)</u>	<u>Country of Citizenship/ Incorporation (b)</u>	<u>Number of Shares &amp; Percentage of Class (c)</u>
Thomas Leavitt Cherokee County Marcus, Iowa	United States	1,010 shares - direct 7.76% of 13,014 common shares
Kenneth or Kathleen Ogren Cherokee County Marcus, Iowa	United States	760 shares - direct 5.84% of 13,014 common shares

Report Item 3 (2) - West Iowa Banc Corp. did not have any shareholder own or control 5 or more percent of its securities, options, warrants or other rights that could have been converted into or exercised for voting securities during the year ended December 31, 2015 except shareholders at Item 3(1) above.

WEST IOWA BANC CORP.

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DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

(1) Name and address (city and state/country):

Kenneth L. Ogren

Cherokee County, Marcus, Iowa - United States

(2) Principal occupation, if other than with the holding company organization:

Retired

(3) Title or position with:

(a) the holding company:

Director and President

(b) all direct and indirect subsidiaries of the holding company:

None

(c) any other company in which the person is a director, trustee, partner, or executive officer:

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the holding company:

5.84% of outstanding common stock

(b) direct and indirect subsidiaries of the holding company:

None

(c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

None

WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

(1) Name and address (city and state/country):

Lance Ehmcke  
Woodbury County, Sioux City, Iowa - United States

(2) Principal occupation, if other than with the holding company organization:

Attorney-at-law

(3) Title or position with:

(a) the holding company:

Director

(b) all direct and indirect subsidiaries of the holding company:

None

(c) any other company in which the person is a director, trustee, partner, or executive officer:

Partner - Heidman Law Firm, L.L.P.

Sioux City, Iowa

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the holding company:

3.33% of outstanding common stock

(b) direct and indirect subsidiaries of the holding company:

None

(c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

None

WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

(1) Name and address (city and state/country):

Thomas Leavitt

Cherokee County, Marcus, Iowa - United States

(2) Principal occupation, if other than with the holding company organization:

Retail Lumberman

(3) Title or position with:

(a) the holding company:

Director and Vice President

(b) all direct and indirect subsidiaries of the holding company:

None

(c) any other company in which the person is a director, trustee, partner, or executive officer:

Secretary-Treasurer of Marcus Lumber

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the holding company:

7.76% of outstanding common stock

(b) direct and indirect subsidiaries of the holding company:

None

(c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

None

WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

(1) Name and address (city and state/country):

Mike Knutson

Cherokee County, Marcus, Iowa - United States

(2) Principal occupation, if other than with the holding company organization:

Barber

(3) Title or position with:

(a) the holding company:

Director

(b) all direct and indirect subsidiaries of the holding company:

None

(c) any other company in which the person is a director, trustee, partner, or executive officer:

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the holding company:

0.12% of outstanding common stock

(b) direct and indirect subsidiaries of the holding company:

None

(c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

None

WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

- (1) Name and address (city and state/country):  
Rodney Klingenberg  
Cherokee County, Marcus, Iowa - United States
- (2) Principal occupation, if other than with the holding company organization:  
Grain Merchandiser
- (3) Title or position with:
- (a) the holding company:  
Director and Vice President
- (b) all direct and indirect subsidiaries of the holding company:  
Director of Farmers State Bank
- (c) any other company in which the person is a director, trustee, partner, or executive officer:  
Director - Sand Seed Service, Incorporated  
Director - Iowa Fertilizer Sales, Incorporated
- (4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:
- (a) the holding company:  
2.31% of outstanding common stock
- (b) direct and indirect subsidiaries of the holding company:  
None
- (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.  
None

WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

(1) Name and address (city and state/country):

Charles Sand

Cherokee County, Marcus, Iowa - United States

(2) Principal occupation, if other than with the holding company organization:

Chief Executive Officer of Sand Seed Service, Incorporated

(3) Title or position with:

(a) the holding company:

Director

(b) all direct and indirect subsidiaries of the holding company:

None

(c) any other company in which the person is a director, trustee, partner, or executive officer:

Director and Chairman of the Board of Sand Seed Service, Incorporated

Director and Chairman of the Board of Iowa Fertilizer Sales, Incorporated

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the holding company:

2.57% of outstanding common stock

(b) direct and indirect subsidiaries of the holding company:

None

(c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

100.00% of Sand Seed Service, Inc. outstanding voting common stock

WEST IOWA BANC CORP.

FR Y-6

DECEMBER 31, 2015

Report Item 4: Insiders

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the holding company, showing the following:

(1) Name and address (city and state/country):

Steve Kunzweiler

Cherokee County, Marcus, Iowa - United States

(2) Principal occupation, if other than with the holding company organization:

Commercial Banking

(3) Title or position with:

(a) the holding company:

Director, Secretary and Treasurer

(b) all direct and indirect subsidiaries of the holding company:

Director, CEO and President of Farmers State Bank, Marcus, Iowa

(c) any other company in which the person is a director, trustee, partner, or executive officer:

None

(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(a) the holding company:

1.08% of outstanding common stock

(b) direct and indirect subsidiaries of the holding company:

None

(c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.

None