

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.

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

Wheatland Bancorporation

Legal Title of Holding Company

PO Box 220

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

Wheatland IA 52777

City State Zip Code

123 S Main St

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeffrey V. Jacobi Treasurer

Name Title

563-374-1247

Area Code / Phone Number / Extension

563-374-1224

Area Code / FAX Number

jeffjacobi@firsttrustsavings.com

E-mail Address

N/A

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

I, Jeffrey V. Jacobi

Name of the Holding Company Director and Official

Director and Treasurer

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

02/08/2016

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 1206014

C.I.

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

FORM FR Y-6
WHEATLAND BANCORPORATION
Wheatland, Iowa
Fiscal Year Ending December 31, 2015

Report Item

1: The BHC does prepare an annual report for its shareholders.
A copy is enclosed

2a: Organizational Chart

Wheatland Bancorporation (Parent)*
Wheatland, Iowa
Incorporated in Iowa

1 share owned=100.00% control

First Trust and Savings Bank (Subsidiary)*
Wheatland, Iowa
Incorporated in Iowa

2b: Branch Verification

Submitted via email on February 8, 2016

*All entities do not have a LEI

Results: A list of branches for your depository institution: **FIRST TRUST AND SAVINGS BANK (ID_RSSD: 640442)**.
 This depository institution is held by **WHEATLAND BANCORPORATION (1206014)** of **WHEATLAND, 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, pagescaling, 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)	640442	FIRST TRUST AND SAVINGS BANK	123 SOUTH MAIN STREET	WHEATLAND	IA	52777	CLINTON	UNITED STATES	5569	0	FIRST TRUST AND SAVINGS BANK	640442	
OK		Full Service	3521001	CALAMUS BRANCH	195 2ND STREET	CALAMUS	IA	52729	CLINTON	UNITED STATES	223075	4	FIRST TRUST AND SAVINGS BANK	640442	
OK		Full Service	2077060	DIXON BRANCH	506 DAVENPORT STREET	DIXON	IA	52745	SCOTT	UNITED STATES	218900	1	FIRST TRUST AND SAVINGS BANK	640442	
OK		Full Service	3691762	DONAHUE BRANCH	104 EAST 1ST AVENUE	DONAHUE	IA	52746	SCOTT	UNITED STATES	289930	5	FIRST TRUST AND SAVINGS BANK	640442	
OK		Full Service	3520974	GRAND MOUND BRANCH	601 SMITH STREET	GRAND MOUND	IA	52751	CLINTON	UNITED STATES	6979	3	FIRST TRUST AND SAVINGS BANK	640442	
OK		Full Service	2088150	LOST NATION BRANCH	200 LONG AVENUE	LOST NATION	IA	52254	CLINTON	UNITED STATES	218901	2	FIRST TRUST AND SAVINGS BANK	640442	

FORM FR Y-6
WHEATLAND BANCORPORATION
Wheatland, IA
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a)(b)(c) N/A
David Buchanan Wheatland, IA	US	2218.00 6.70% Common	
William Rock Davenport, IA	US	3510.00 10.59% Common	
Keith Steward Dixon, IA	US	4822.75 14.56% Common	
Steve Rutenbeck Lost Nation, IA	US	2321.00 7.01% Common	
Dorothy Gibson Dixon, IA	US	3740.00 11.29% Common	

FORM FR Y-6
Wheatland Bancorporation
Wheatland IA
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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

(1) Name City, State Country	(2) Occupation	(3)(a) BHC Title & Position	(3)(b) Subsidiary Title & Position	(3)(c) Other Businesses Title & Position	(4)(a) BHC %	(4)(b) Sub. %	(4)(c) Company % of Voting 25% or more
David Buchanan Wheatland IA USA	Businessman	Director	Chairman (First Trust & Savings Bank)	President-Wheatland Manor Nursing Home Wheatland IA	6.70%	None	N/A
Matt Buchanan Wheatland IA USA	Businessman	Director	N/A	None	2.10%	None	N/A
Daniel G. Burke DeWitt IA USA	Sr. Vice Pres. (First Trust & Savings Bank)	Director	Director Sr Vice Pres. (First Trust & Savings Bank)	None	3.00%	None	N/A
Mary Burnett Marion IA USA	Homemaker	Director	N/A	None	.75%	None	N/A
Ronald J. Burnett Maquoketa IA USA	Car Salesman	Director	Director (First Trust & Savings Bank)	None	4.22%	None	Burnett Bros. Ptr. 50%
Darrell Cain Elwood IA USA	Farming	Director	N/A	None	1.92%	None	N/A
Carol Cain Delmar IA USA	Homemaker	Director	N/A	None	2.57%	None	N/A
Mary Freese Cedar Rapids IA USA	Homemaker	Director	N/A	None	3.87%	None	N/A
Dorothy Gibson Dixon IA USA	Retired from farming	Director	N/A	None	11.29%	None	N/A

Jeffrey Jacobi Calamus IA USA	President (First Trust & Savings Bank)	Director & Treasurer	Director President (First Trust & Savings Bank)	None	1.50%	None	N/A
Steve Rutenbeck Lost Nation IA USA	Businessman	Director	Director (First Trust & Savings Bank)	None	7.01%	None	N/A
Keith Steward Dixon IA	Farming	Director, President & Chairman	Director (First Trust & Savings Bank)	President Steward Farm, Inc. Dixon IA	14.56%	None	100% interest in Steward Farm Inc.
William Watters Lost Nation IA USA	Exec. Vice Pres. (First Trust & Savings Bank)	Director & Secretary	Director Exec. Vice Pres. (First Trust & Savings Bank)	None	4.38%	None	N/A
Todd Whitlow Eldridge IA USA	Accountant	Director	Director (First Trust & Savings Bank)	Partner Anderson, Lower, Whitlow, P.C. Bettendorf IA	.91%	None	25% interest in Anderson, Lower Whitlow, P.C.
Joseph Dierickx DeWitt IA USA	Farmer	Director	None	None	.38%	None	N/A
Dwain Goettsch Calamus IA USA	Retired Electrician	Director	None	None	.76%	None	N/A
Ricky Kay Wheatland IA USA	Farmer	Director	None	None	.45%	None	N/A
Todd Pruess Lowden IA USA	Businessman	Director	None	None	1.45%	None	N/A
Dean Rock Davenport IA USA	Businessman	Director	None	None	.30%	None	N/A