

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, Jason Nicholas

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.

Jason Nicholas

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 1200591  
C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Whitney Corporation of Iowa

Legal Title of Holding Company

223 Chestnut St./ P.O. Box 271

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

Atlantic IA 50022

City State Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jason Nicholas President

Name Title

712-243-3195

Area Code / Phone Number / Extension

712-243-3198

Area Code / FAX Number

jason@firstwhitneybank.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

WHITNEY CORPORATION OF IOWA  
ATLANTIC, IA  
FORM FR Y-6  
DECEMBER 2015

REPORT ITEM

1: A. The BHC is not required to prepare Form 10 K with the SEC

1: B. The BHC does not prepare an annual report for shareholders.

2. Organization Chart

Whitney Corporation of Iowa  
Atlantic, IA  
Incorporated in Iowa  
100%



First Whitney Bank & Trust  
Atlantic, IA  
Incorporated in Iowa

This is to inform you that Whitney Corporation of Iowa 0001200571, Atlantic, Iowa or any entities within it consolidated group does not have a Legal Entity Identifier.

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>.

\* FOIC 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	FOIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	740249	FIRST WHITNEY BANK AND TRUST	223 CHESTNUT STREET	ATLANTIC	IA	50022	CASS	UNITED STATES	203	0	FIRST WHITNEY BANK AND TRUST	740249	
OK		Limited Service	2076193	DRIVE-IN BRANCH	700 CHESTNUT STREET	ATLANTIC	IA	50022	CASS	UNITED STATES	181403	1	FIRST WHITNEY BANK AND TRUST	740249	

Whitney Corporation of Iowa  
Atlantic, Iowa  
Fiscal Year Ending December 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 ending			Shareholders not listed in 3(1)(a) through 3(1)(c) that ha	
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or	(1)(c) Number and Percentage of	(2)(a) Name & Address (City,	(2)(b) Country of Citizenship or
Jason Nicholas Atlantic, IA, USA	U.S.	5911 - 35.19% Common Stock	None	None
Frank J. Greiner Atlantic, IA, USA	U.S.	1000 - 5.95% Common Stock		
Jodanna Greiner Atlantic, IA, USA	U.S.	500 - 2.98% Common Stock		
Steve Nicholas Prescott, IA, USA	U.S.	980 - 5.83% Common Stock		
Joan Nicholas Portland, Oregon, USA	U.S.	1170 - 6.97% Common Stock		
Lana Nicholas Vangstad Zillah, Washington, USA	U.S.	1170 - 6.97% Common Stock		
Linda Nicholas Felman Chicago, Illinois, USA	U.S.	1170 - 6.97% Common Stock		
Vicky J Nicholas Trust Missoula, Montana, USA	U.S.	1070 - 6.37% Common Stock		
Diane Nicholas Ferree Revocable Trust Revocable Trust Fairbanks, Alaska, USA	U.S.	1170 - 6.97% Common Stock		
Paul Gude Atlantic, IA, USA	U.S.	800 - 4.76% Common Stock		
Kathleen V Dixon Living Trust Kingston Springs, Tennessee, USA	U.S.	878 - 5.23% Common Stock		
Jim R Frede & Donna S Frede Revocable Living Trust Vinton, Iowa, USA	U.S.	878 - 5.22% Common Stock		
First Whitney Bank Profit Sharing Atlantic, IA, USA	U.S.	100 - 0.59% Common Stock		

Whitney Corporation of Iowa  
Atlantic, 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 Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Include names of subsidiaries)	Title & Position with Other Businesses (Include names of other businesses)	Percentage of Voting Securities in Bank 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)
Jason Nicholas	N/A	Chairman, President Treasurer, Director	Chairman & Director First Whitney Bank	N/A	35.19%	N/A	N/A
Frank J Greiner	N/A	Vice President & Director	Director First Whitney Bank	N/A	5.93%	N/A	N/A
Steve Nichoas	Farmer	Director	Vice President & Director First Whitney Bank	N/A	5.83%	N/A	N/A
Paul Gude	N/A	Secretary & Director	President & CEO First Whitney Bank	N/A	4.76%	N/A	N/A