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Annual Report of Holding Companies—FR Y-6

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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, Jeffrey T. Young

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.

Jeffrey T. Young
Signature of Holding Company Director and Official

Date of Signature 2/2/16

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

Bradley Bancorp, Inc. 1202119

Legal Title of Holding Company

200 North 10th Street

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

Centerville Iowa 52544

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeffrey T. Young President

Name Title

641-437-4500

Area Code / Phone Number / Extension

641-437-0580

Area Code / FAX Number

jtyoung@itsb-iowa.com

E-mail Address

www.itsb-iowa.com

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

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 1202119
C.I. _____

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

BRADLEY BANCORP, INC.
ANNUAL REPORT FORM FR Y-6

Report Items

1. Annual Reports to Shareholders

Parent Company Only 2-year comparative financial statements are attached.

2a. Organization Chart

BRADLEY BANCORP, INC.
200 North 10th St
Centerville, Iowa U.S.A.
Iowa Corporation
(11,558 shares outstanding)

|
Owns 6,000 shares (100%)
|

IOWA TRUST AND SAVINGS BANK
200 North 10th St
Centerville, Iowa U.S.A.
Iowa Corporation
(6,000 shares outstanding)

None of the entities in the organization chart have a Legal Entity Identifier.

2b. Domestic Branch Listing

There are no corrections to the Domestic Branch Listing that was submitted to BranchReview@chi.frb.org.

Results: A list of branches for your holding company: **BRADLEY BANCORP, INC. (1202119) of CENTERVILLE, 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	Countrv	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	202541	IOWA TRUST AND SAVINGS BANK	200 NORTH 10TH	CENTERVILL E	IA	52544	APPANOOSE	UNITED STATES	1016	0	IOWA TRUST AND SAVINGS BANK	202541	
OK		Full Service	2076429	MORAVIA BRANCH	23918 HIGHWAY 118	MORAVIA	IA	52571	APPANOOSE	UNITED STATES	189775	1	IOWA TRUST AND SAVINGS	202541	

3. Security Holders

(1) Listing of each security holder that directly or indirectly owns, controls, or holds with power to vote five percent or more of any class of voting securities of the bank holding company as of fiscal year ending December 31, 2015.

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares Owned</u>	<u>Percentage</u>
J. Bradley Young Trust, Jeffrey Young, Trustee Centerville, Iowa	U.S.A.	3,239	28.0%
Margaret Young Revocable Trust, Margaret Young, Trustee Vero Beach, Florida	U.S.A.	3,500	30.3%
J. Bradley Young, Jr., Revocable Trust John Bradley Young, Trustee West Des Moines, Iowa	U.S.A.	1,309	11.3%
Jeffrey T. Young Centerville, Iowa	U.S.A.	3,510	30.4%

The Company does not have any options, warrants, or other securities or rights that can be converted into or exercised for voting securities.

(2) Listing of each security holder not listed in section 3(1) above that owned or controlled five percent or more of any class of voting securities in the bank holding company during the fiscal year for which this report is being filed.

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares Owned</u>	<u>Percentage</u>
J. Bradley Young Revocable Trust, Vero Beach, Florida	U.S.A.	3,239	28.0%

The Company does not have any options, warrants, or other securities or rights that can be converted into or exercised for voting securities.

- (2) Listing of each security holder not listed in section 3(1) above that owned or controlled five percent or more of any class of voting securities in the bank holding company during the fiscal year for which this report is being filed.

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares Owned</u>	<u>Percentage</u>
J. Bradley Young Revocable Trust, Vero Beach, Florida	U.S.A.	3,239	28.0%

4. Insiders

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

(1) Name and Address:	Margaret Young, Vero Beach, Florida	Jeffrey T. Young Centerville, Iowa
(2) Principal occupation:	Homemaker	Banker
(3) Title or position with:		
(a) The bank holding company:	Director	President, Secretary, Treasurer and Director
(b) Subsidiary of the bank holding company:		
(1) Iowa Trust & Savings Bank	None	Chairman, President, CEO and Director
(c) Similar connections with other business companies:	None	
Lake Center Theaters, L.L.C.		Manager
(4) Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:		
(a) The bank holding company	3,500 (30.3%)	3,510 (30.4%)
(b) Iowa Trust & Savings Bank	None	None
(c) Any other business company if 25% or more of voting securities are held	None	None

4. Insiders (concluded)

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

(1) Name and Address:	John Bradley Young, Jr. West Des Moines, Iowa	J. Bradley Young Trust Jeffrey Young Trustee Centerville, Iowa
(2) Principal occupation:	Real Estate Appraisal	N/A
(3) Title or position with:		
(a) The bank holding company:	None	N/A
(b) Subsidiary of the bank holding company:		
(1) Iowa Trust & Savings Bank	None	N/A
(c) Similar connections with other business companies:	None	N/A
(4) Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:		
(a) The bank holding company	1,309 (11.3%)	3,239 (28.0%)
(b) Iowa Trust & Savings Bank	None	None
(c) Any other business company if 25% or more of voting securities are held	None	None