

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

N/A

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

I, Gregory J. Kistler

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Central Bancshares, Inc.

Legal Title of Holding Company

301 Iowa Avenue

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

Muscatine

IA

52761

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Cynthia N. Rusch

Corporate Secretary

Name

Title

563-262-3149

Area Code / Phone Number / Extension

563-262-3141

Area Code / FAX Number

cindy.rusch@cbibanks.com

E-mail Address

www.cbibanks.com

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

Signature of Holding Company Director and Official

Date of Signature

3/21/16

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

C.I.

1203899

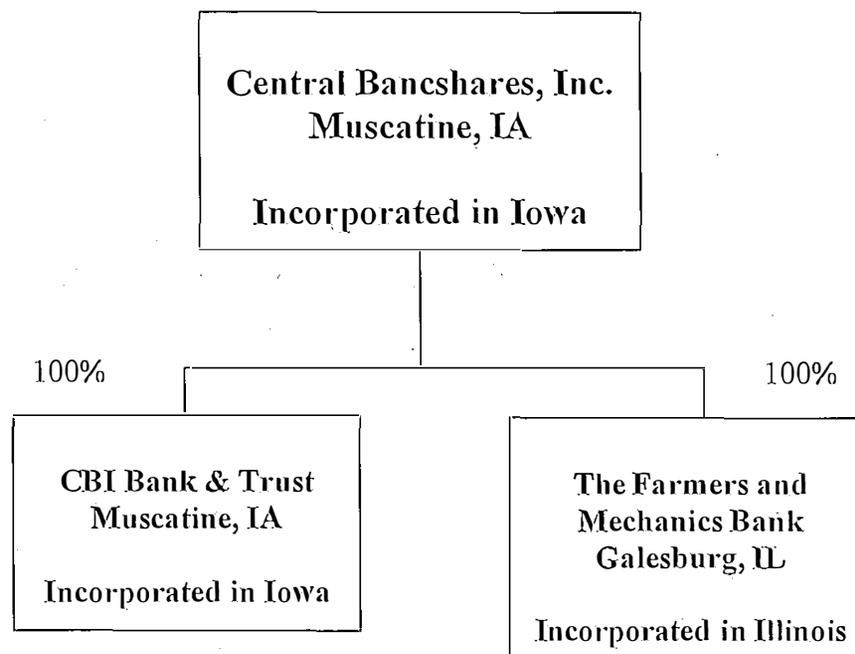
Does the reporter request confidential treatment for any portion of this submission?

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



12-31-15

NOTE: ALL ENTITIES DO NOT HAVE A LEI.

Results: A list of branches for your holding company: CENTRAL BANCSHARES, INC. (1203899) of MUSCATINE, IA.
 The data are as of 12/31/ 015. 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)	830542	CBI BANK & TRUST	301 IOWA AVENUE	MUSCATINE	IA	52761	MUSCATINE	UNITED STATES	1021		0	CBI BANK & TRUST	830542
OK		Full Service	403937	BUFFALO PRAIRIE BRANCH	20228 183RD AVENUE WEST	BUFFALO PRAIRIE	IL	61237	ROCK ISLAND	UNITED STATES	Not Required	Not Required		CBI BANK & TRUST	830542
OK		Full Service	929044	CORALVILLE BRANCH	140 HOLIDAY ROAD	CORALVILLE	IA	52241	JOHNSON	UNITED STATES	6712		9	CBI BANK & TRUST	830542
OK		Full Service	2888631	402 B AVENUE OFFICE	402 B AVENUE	KALONA	IA	52247	WASHINGTON	UNITED STATES	357073		10	CBI BANK & TRUST	830542
OK		Full Service	2057987	1521 PARK AVENUE OFFICE	1521 PARK AVENUE	MUSCATINE	IA	52761	MUSCATINE	UNITED STATES	189809		2	CBI BANK & TRUST	830542
OK		Full Service	3039841	2400 SECOND AVENUE OFFICE	2400 SECOND AVENUE	MUSCATINE	IA	52761	MUSCATINE	UNITED STATES	280115		6	CBI BANK & TRUST	830542
OK		Full Service	440446	WASHINGTON BRANCH	1060 WEST MONROE STREET	WASHINGTON	IA	52353	WASHINGTON	UNITED STATES	6483		8	CBI BANK & TRUST	830542
OK		Full Service	3483024	WILTON BRANCH	710 WEST 5TH STREET	WILTON	IA	52778	MUSCATINE	UNITED STATES	465508		7	CBI BANK & TRUST	830542
OK		Full Service (Head Office)	744238	FARMERS AND MECHANICS BANK, THE	21 E ST MAIN STREET	GALESBURG	IL	61401	KNOX	UNITED STATES	599		0	FARMERS AND MECHANICS BANK, THE	744238
OK		Full Service	3515635	GALESBURG CENTER BRANCH	1865 NORTH HENDERSON STREET	GALESBURG	IL	61401	KNOX	UNITED STATES	278224		7	FARMERS AND MECHANICS BANK, THE	744238
OK		Full Service	2104863	HENDERSON BRANCH	1230 NORTH HENDERSON STREET	GALESBURG	IL	61401	KNOX	UNITED STATES	429562		4	FARMERS AND MECHANICS BANK, THE	744238
OK		Full Service	3310942	PEORIA BRANCH	4900 NORTH GLEN PARK PL CE	PEORIA	IL	61614	PEORIA	UNITED STATES	429563		5	FARMERS AND MECHANICS BANK, THE	744238

Form FR Y-6
Central Bancshares, Inc.
Muscatine, IA
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/15			Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/15		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Ann F. Parks Special Trust Number One William Parks, Principal Trustee; John Parks II, Special Co-Trustee Muscatine, IA USA	USA	19,547 – 32.60% Common Stock	N/A	N/A	N/A
Daniel P. Stein as Trustee of the Daniel P. Stein Rev Trust Dtd 10/07/08 Muscatine, IA USA	USA	100 – 0.17% Common Stock	N/A	N/A	N/A
J. P. Stein Muscatine, IA USA	USA	905 – 1.51% Common Stock	N/A	N/A	N/A
GST Exempt Trust FBO James P. Stein Family, Mary Ann Bramhall-Lambert Trustee Muscatine, IA USA	USA	49 – 0.08% Common Stock	N/A	N/A	N/A

Carrie A. Zorich, Daniel P. Stein & Timothy J. Stein, as Co-Trustees of the James Philip Stein Trust No. 1 Dtd 12/31/76 Muscatine, IA USA	USA	2,684 – 4.48% Common Stock	N/A	N/A	N/A
Carrie A. Zorich, Daniel P. Stein & Timothy J. Stein, as Co-Trustees of the Inter Vivos Stock Trust of Simon G. Stein IV, FBO James Philip Stein Dtd 12/24/87 Muscatine, IA USA	USA	17,375 – 28.98% Common Stock	N/A	N/A	N/A
Timothy J. Stein as Trustee Of the Timothy J. Stein Revocable Trust Cross Plains, WI USA	USA	100 – 0.17% Common Stock	N/A	N/A	N/A
Carrie A. Zorich as Trustee of the Carrie A. Zorich Rev Trust Dtd 07/23/07 Muscatine, IA USA	USA	100 – 0.17% Common Stock	N/A	N/A	N/A

Report Item 4: Insiders

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

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

Gregory J. Kistler
Muscatine, IA

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

None

(3) Title or position with:

(a) The bank holding company:

Director, President & CEO

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

Chairman & Director – CBI Bank & Trust
Chairman & Director – The Farmers and Mechanics Bank

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank holding company:

Gregory Kistler, William Parks, and James Stein are authorized by Central Bancshares, Inc. to vote 100% of the shares of CBI Bank & Trust and The Farmers and Mechanics Bank.

(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

Report Item 4: Insiders

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

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

Joan U. Axel
Muscatine, IA

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

Retired Attorney

(3) Title or position with:

(a) The bank holding company:

Director

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Karen J. Diercks
Muscatine, IA

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

Owner – The Flower Gallery

(3) Title or position with:

(a) The bank holding company:

Director

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

Owner – The Flower Gallery

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Cara W. Fuller
Muscatine, IA

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

Vice President of Human Resources for UnityPoint Health – Trinity

(3) Title or position with:

(a) The bank holding company:

Director

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Warren W. Heidbreder
Muscatine, IA

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

Retired CFO, Bandag Incorporated

(3) Title or position with:

(a) The bank holding company:

Director

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

Trustee – Muscatine Power & Water

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Dr. William M. Parks
Muscatine, IA

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

Investor/Investment Manager/Retired Physician

(3) Title or position with:

(a) The bank holding company:

Director

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

Director, CBI Bank & Trust
Director, The Farmers and Mechanics Bank

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

Owner/Director/President – TOTBAW, Inc.	Owner/Partner – MHI Fund, LLC
Owner/Partner – Lone Tree Partners, LLC	Owner/Partner – JBR Rainbow, LLC
Owner/Partner – J. B. Prime, LLC	Owner/Partner – J. B. Forest, LLC

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

(a) The bank holding company:

32.60%

(b) Direct and indirect subsidiaries of the bank holding company:

Gregory Kistler, William Parks, and James Stein are authorized by Central Bancshares, Inc. to vote 100% of the shares of CBI Bank & Trust and The Farmers and Mechanics Bank.

(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.)

TOTBAW, Inc.	100%
Lone Tree Partners, LLC (Owner and Managing Partner)	30%
JBR Rainbow, LLC (Ownership and Managing Partner)	50%
J. B. Prime, LLC (Ownership and Managing Partner)	50%
J. B. Forest, LLC (Ownership and Managing Partner)	50%
MHI Fund, LLC (Ownership)	25%

Report Item 4: Insiders

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

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

Jeffrey C. Pattison
Muscatine, IA

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

None

(3) Title or position with:

(a) The bank holding company:

SVP, CFO, and Treasurer

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

SVP & CFO, CBI Bank & Trust

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Philip L. Ropp
Kalona, Iowa

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

President/Controller – Farmers Supply Sales, Inc.

(3) Title or position with:

(a) The bank holding company:

Director

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

Partner – CT Partners, LLC
Vice President – City Tractor Co., Inc.

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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.)

Farmers Supply Sales, Inc. 33 1/3%

Report Item 4: Insiders

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

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

Daniel P. Stein
Muscatine, IA

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

None

(3) Title or position with:

(a) The bank holding company:

None

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

Senior Vice President and Senior Loan Officer – CBI Bank & Trust

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

Manager of LLC - Saavon Group, LLC

Manager of LLC - Saavon Real Estate LLC

Manager of LLC - IAinvest, LLC

Financial Manager - UB Tire, LLC

Owner/Director (unpaid) - MHI Fund, LLC

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

(a) The bank holding company:

33.63%

(b) Direct and indirect subsidiaries of the bank 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.)

Saavon Group, LLC	100%	
Saavon Real Estate LLC	100%	
IAinvest, LLC	50%	
UB Tire, LLC	39%	
MHI Fund, LLC	15%	**J. Stein and W. Parks own remaining 85%

Report Item 4: Insiders

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

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

Dr. James P. Stein
Muscatine, IA

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

Private Investor/Retired Veterinarian

(3) Title or position with:

(a) The bank holding company:

Chairman and Director

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

Director – CBI Bank & Trust
Director – The Farmers and Mechanics Bank

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

President/Manager – MHI Fund, LLC

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

(a) The bank holding company:

1.51%

(b) Direct and indirect subsidiaries of the bank holding company:

Gregory Kistler, William Parks, and James Stein are authorized by Central Bancshares, Inc. to vote 100% of the shares of CBI Bank & Trust and The Farmers and Mechanics Bank.

(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.)

MHI Fund, LLC (Ownership)	60%
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Report Item 4: Insiders

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

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

Timothy J. Stein
Lakeway, TX

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

Veterinarian
Head of medical oncology in a private veterinary referral and specialty practice

- (3) Title or position with:

- (a) The bank holding company:

Director

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

None

- (c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

- (a) The bank holding company:

33.63%

- (b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Charles C. Swanson
Coralville, IA

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

Executive Director – Hancher Auditorium

(3) Title or position with:

(a) The bank holding company:

Director

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Daniel F. Uphoff
Iowa City, IA

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

None

(3) Title or position with:

(a) The bank holding company:

SVP & Chief Credit Officer

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

SVP & Chief Credit Officer, CBI Bank & Trust

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

None

(b) Direct and indirect subsidiaries of the bank 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

Report Item 4: Insiders

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

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

Carrie Ann Zorich
Muscatine, IA

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

Stay-at-Home Mother

(3) Title or position with:

(a) The bank holding company:

None

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

None

(c) Title or position with any other company in which the person is a director, trustee, partner, or principal officer:

None

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

(a) The bank holding company:

33.63%

(b) Direct and indirect subsidiaries of the bank 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