

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

COPY

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, Mary P. Howell
 Name of the Holding Company Director and Official
V.P., Secretary, Treasurer, Director
 Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Dentel Bancorporation
 Legal Title of Holding Company

P.O. Box K, 201 Washington Street
 (Mailing Address of the Holding Company) Street / P.O. Box
Victor, Iowa 52347
 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:
Mary P. Howell, VP, Sec, Treas
 Name Title

515/387-1175
 Area Code / Phone Number / Extension

515/387-1176
 Area Code / FAX Number

maryphowell@yahoo.com
 E-mail Address

Mary P. Howell VP, Sec Treas, Director
 Signature of Holding Company Director and Official

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

February 26, 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 1133615
 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

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12/31/2015

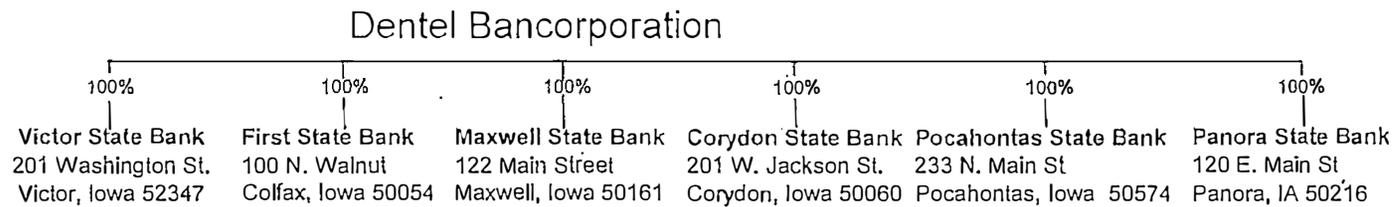
Report Item 1

Annual Report

Report Item 2a

Organizational Chart

The Holding Company does not submit an Annual Report to Shareholders.



All the above entities were incorporated in Iowa.

All the above entities do not have an LEI.

Results: A list of branches for your holding company: **DENTEL BANCORPORATION (1133615)** of **VICTOR, 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	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	837046	CORYDON STATE BANK	201 WEST JACKSON	CORYDON	IA	50060	WAYNE	UNITED STATES	8515	0	CORYDON STATE BANK	837046	
ok		Full Service (Head Office)	805447	FIRST STATE BANK	100 NORTH WALNUT	COLFAX	IA	50054-10	JASPER	UNITED STATES	2933	0	FIRST STATE BANK	805447	
ok		Full Service (Head Office)	694146	MAXWELL STATE BANK	122 MAIN STREET	MAXWELL	IA	50161	STORY	UNITED STATES	10162	0	MAXWELL STATE BANK	694146	
ok		Full Service (Head Office)	88240	PANORA STATE BANK	120 EAST MAIN	PANORA	IA	50216	GUTHRIE	UNITED STATES	11931	0	PANORA STATE BANK	88240	
ok		Full Service (Head Office)	402846	POCAHONTAS STATE BANK	233 NORTH MAIN	POCAHONTAS	IA	50574	POCAHONTAS	UNITED STATES	187	0	POCAHONTAS STATE BANK	402846	
ok		Limited Service	89845	PALMER BRANCH	528 HANSEN AVENUE	PALMER	IA	50571	POCAHONTAS	UNITED STATES	11582	2	POCAHONTAS STATE BANK	402846	
ok		Limited Service	618245	POCAHONTAS BRANCH	11 WEST ELM AVENUE	POCAHONTAS	IA	50574	POCAHONTAS	UNITED STATES	2946	1	POCAHONTAS STATE BANK	402846	
ok		Full Service (Head Office)	616849	VICTOR STATE BANK	201 WASHINGTON STREET	VICTOR	IA	52347	IOWA	UNITED STATES	8140	0	VICTOR STATE BANK	616849	

Dentel Bancorporation
Victor, IA
12/31/2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of</u> fiscal year ending 12-31-2015.			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2015.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Robert J. Dentel, Victor, IA USA	USA	1804.3, 45.35%	N/A	N/A	N/A
Mary P. Howell, Ames, IA USA	USA	1804.3, 45.35%			

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Dentel Bancorporation
Victor, IA
12/31/2015

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 Holding Company	Title & Position with 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 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)
Verlyn E. Dentel, Des Moines, IA, USA		Vice President, Director	Director of Subsidiary Banks. VP at Maxwell State Bank	N/A	0.13%	N/A	N/A
Robert J. Dentel, Victor, IA USA		President, Director	President & CEO of Victor State Bank. Director at sub banks Victor, Colfax, Panora, Corydon	N/A	45.35%	N/A	N/A
Mary P. Howell, Ames, IA USA		VP, Sec, Treas, Director	President & CEO Maxwell State Bank, Director of sub banks in Maxwell, Victor, Colfax, Corydon, Panora and Pocahontas	Broker/Owner, Timberline Real Estate; Manager, Timberline Real Estate, LLC; Member, Even Par LC; Member, Wild Hare Adventures, LLC; Member, 102 Warner, LLC,	45.35%	N/A	Timberline Real Estate LLC - 100%; Even Par LC - 50%, Wild Hare Adventures LLC - 100%, Timberline Real Estate Brokerage - 100%, 102 Warner LLC - 50%
Stephen J. Howell, Ames, Iowa, USA	Attorney	Director	Director, Maxwell State Bank	Howell Law Office LP, Principal	1.11%	N/A	Howell Law Office LP - 100%, Even Steven LLC - 85%, Even Par LC - 50%, 102 Warner LLC - 50%