



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)

I, **GARY R. SCHOENI**

Name of the Holding Company Director and Official

VICE PRESIDENT/DIRECTOR

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.

Reporter's Name, Street, and Mailing Address

FARMERS & TRADERS BANCORPORATION, INC

Legal Title of Holding Company

PO BOX 9

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

DOUDS

IA

52551

City

State

Zip Code

14155 HIGHWAY 98

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:

GARY SCHOENI

VICE PRESIDENT

Name

Title

641-936-4322

Area Code / Phone Number / Extension

641-936-4323

Area Code / FAX Number

DOUDSBANK@IOWATELECOM.NET

E-mail Address

N/A

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

Signature of Holding Company Director and Official

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 1209659
 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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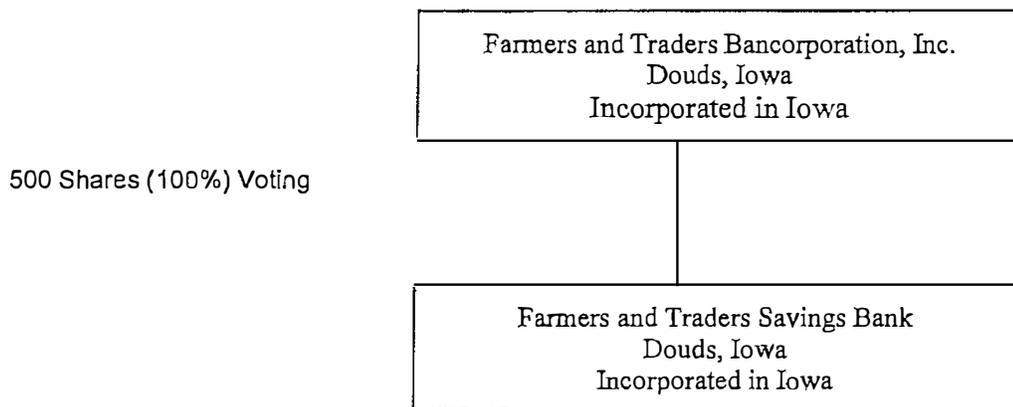
FARMERS AND TRADERS BANCORPORATION, INC.
DOUDS, IOWA

ANNUAL REPORT OF DOMESTIC BANK HOLDING COMPANIES
DECEMBER 31, 2015

Report Item 1

The Bank Holding Company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, an original and one copy are enclosed.

Report Item 2a – Organization Chart



No LEI for the above entities

Report Item 2b

Domestic branch listing provided to the Federal Reserve Bank.

**SEE INDEPENDENT ACCOUNTANT'S
COMPILATION REPORT**

Results: A list of branches for your holding company: **FARMERS AND TRADERS BANCORPORATION, INC. (1209659)** of **DOUDS, IA**. The data are as of **12/31/2015**. Data reflects information that was received and processed through **07/11/2016**.

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) | 672041 | FARMERS AND TRADERS SAVINGS BANK | 14155 HIGHWAY 98 | DOUDS | IA | 52551-00 | VAN BUREN | UNITED STATES | 6976 | 0 | FARMERS AND TRADERS SAVINGS BANK | 672041 | |

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FARMERS AND TRADERS BANCORPORATION, INC.
DOUDS, IOWA

ANNUAL REPORT OF DOMESTIC BANK HOLDING COMPANIES
DECEMBER 31, 2015

Report Item 3

1. Securities holders:

| <u>Name of Security Holder</u> | <u>Address</u> | <u>Country of Citizenship</u> | <u>Voting Securities Owned Controlled, Held, Etc.</u> | |
|--------------------------------|----------------|-----------------------------------|---|----------------|
| | | | <u>Shares</u> | <u>Percent</u> |
| Gary R. Schoeni | Douds, Iowa | USA | 5,000 | 50.00 |
| Sandra M. Moradi | Douds, Iowa | USA | 5,000 | 50.00 |

There were no other options, warrants or other securities or rights outstanding as of December 31, 2015.

2. Securities holders not listed in report item 3(1)

None

Report Item 4 - Insiders - Schedules Attached

SEE INDEPENDENT ACCOUNTANT'S
COMPILATION REPORT

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FARMERS AND TRADERS BANCORPORATION, INC.
DOUDS, IOWA

ANNUAL REPORT OF DOMESTIC BANK HOLDING COMPANIES
DECEMBER 31, 2015

Report Item 4: Insiders

List each director, trustee, executive officer, principal shareholder (10% or more), 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):

GARY R. SCHOENI
DOUDS, IOWA USA

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

PRESIDENT AND CASHIER OF FARMERS AND TRADERS SAVINGS BANK

(3) Title or position with:

(a) the bank holding company:

VICE PRESIDENT, TREASURER AND DIRECTOR

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

PRESIDENT, CASHIER AND DIRECTOR OF FARMERS AND TRADERS SAVINGS BANK

(c) any other business company in which the person is a director, trustee, partner, or executive officer:

NONE

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

(a) the bank holding company:

50.0%

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

NONE

(c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

NONE

SEE INDEPENDENT ACCOUNTANT'S
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FARMERS AND TRADERS BANCORPORATION, INC.
DOUDS, IOWA

ANNUAL REPORT OF DOMESTIC BANK HOLDING COMPANIES
DECEMBER 31, 2015

Report Item 4: Insiders

List each director, trustee, executive officer, principal shareholder (10% or more), 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):

SANDRA M. MORADI
DOUDS, IOWA USA

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

EXECUTIVE VICE PRESIDENT AND ASSISTANT CASHIER OF FARMERS AND TRADERS SAVINGS BANK

- (3) Title or position with:

- (a) the bank holding company:

PRESIDENT, SECRETARY AND DIRECTOR

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

EXECUTIVE VICE PRESIDENT, ASSISTANT CASHIER AND DIRECTOR OF FARMERS AND TRADERS SAVINGS BANK

- (c) any other business company in which the person is a director, trustee, partner, or executive officer:

NONE

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

- (a) the bank holding company:

50.0%

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

NONE

- (c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held:

NONE

SEE INDEPENDENT ACCOUNTANTS
COMPILATION REPORT