

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, Sanford O. Ilstrup

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.

[Handwritten Signature]

Signature of Holding Company Director and Official

3-4-16

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 1207561
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

Firsnabanco, Inc. c/o Citizens First Bank

Legal Title of Holding Company

PO Box 471

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

Viroqua WI 54665

City State Zip Code

101 South Main Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Charles J. Johnson CPA

Name Title

612-253-6533

Area Code / Phone Number / Extension

612-253-6600

Area Code / FAX Number

cjohnson@eidebailly.com

E-mail Address

N/A

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

Item 2a Organization Chart

1207561
Viroqua, Wisconsin
FR Y-6 Report for Fiscal Year –end 1231

Firsnabanco, Inc.
Viroqua, Wisconsin Incorporated in Wisconsin

100%

Citizens First Bank
Viroqua, Wisconsin
Incorporated in Wisconsin

Note-All entities do not have a LEI

Results: A list of branches for your holding company: **FIRSNABANCO, INC. (1207561) of VIROQUA, WI.**
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **04/05/2016**.

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>.

* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	716954	CITIZENS FIRST BANK	101 SOUTH MAIN STREET	VIROQUA	WI	54665	VERNON	UNITED STATES	8238	0	CITIZENS FIRST BANK	716954	
ok		Full Service	3669547	CENTERVILLE BRANCH	W25042 HIGHWAY 54/35	CENTERVILLE	WI	54661	TREMPEALEAU	UNITED STATES	465216	5	CITIZENS FIRST BANK	716954	
ok		Full Service	873370	SPARTA BRANCH	835 WEST WASHINGTON AVENUE	SPARTA	WI	54656	MONROE	UNITED STATES	41811	3	CITIZENS FIRST BANK	716954	
ok		Full Service	132442	TREMPEALEAU BRANCH	2405D 3RD STREET	TREMPEALEAU	WI	54661	TREMPEALEAU	UNITED STATES	443996	4	CITIZENS FIRST BANK	716954	
ok		Full Service	5742	VIOLA BRANCH	102 WEST COMMERCIAL STREET	VIOLA	WI	54664	RICHLAND	UNITED STATES	9147	2	CITIZENS FIRST BANK	716954	

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 3—Securities Holders of the Bank Holding Company

1a <u>Name and Address</u>	1b <u>Country</u>	1c <u>Number of Shares</u>	<u>Percentage</u>
W.C. Ilstrup Trust Sanford Ilstrup-Trustee Trempealeau, Wisconsin	USA	1,698	24.76%
Carol M. Ilstrup Onalaska, Wisconsin	USA	64	0.93%
Sanford Ilstrup Trempealeau, Wisconsin	USA	798	11.63%
Shane O. Ilstrup Trempealeau, Wisconsin	USA	244	3.56%
Stephanie Sirek Rochester, MN	USA	190	2.77%
Jodi L. Davig Viroqua, Wisconsin	USA	781	11.39%
Jeffrey Ilstrup Onalaska, Wisconsin	USA	752	10.96%
Kristine Ross La Crosse, Wisconsin	USA	752	10.96%

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 3—Securities Holders of the Bank Holding Company, Continued

Jeffrey Ross La Crosse, Wisconsin	USA	105	1.53%
Samuel Ross La Crosse, Wisconsin	USA	105	1.53%
Matthew Ross La Crosse, Wisconsin	USA	105	1.53%
Carolyn Ross La Crosse, Wisconsin	USA	105	1.53%
Victor Ross La Crosse, Wisconsin	USA	105	1.53%
Rondi Solverson Viroqua, Wisconsin	USA	538	7.84%
Erik Solverson Montgomery, AL	USA	188	2.74%
Ingrid Solverson-Keneipp Northfield, MN	USA	188	2.74%
Shares outstanding not listed		<u>141</u>	<u>2.07%</u>
Totals		<u>6,859</u>	<u>100%</u>

Report Item 3(2)—Prior 5% Securities Holders of the Bank Holding Company

None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders

1. Carol M. Ilstrup
Onalaska, Wisconsin
 2. Principal occupation—Retired
 3.
 - a) Secretary/Treasurer and Director of Firsnabanco, Inc.
 - b) None
 - c) None
 4.
 - a) 64 shares, .93% of Firsnabanco, Inc.
 - b) None
 - c) None

1. Sanford O. Ilstrup
Trempealeau, Wisconsin
 2. Principal occupation—Banker
 3.
 - a) President and Director of Firsnabanco, Inc.
 - b) Chairman of the Board and Director of Citizens First Bank
 - c) None
 4.
 - a) 798 shares, 11.63% of Firsnabanco, Inc.
 - b) None
 - c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. Jodi L. Davig
Viroqua, Wisconsin
 2. Principal occupation—N/A
 3. a) Vice President and Director of Firsnabanco, Inc.
b) Secretary of the Board and Director of Citizens First Bank
c) None
 4. a) 781 shares, 11.39% of Firsnabanco, Inc.
b) None
c) None
-
1. Shane O. Ilstrup
Trempealeau, Wisconsin
 2. Principal occupation—Banker
 3. a) Vice President and Director of Firsnabanco, Inc.
b) Vice President and Director of Citizens First Bank
c) None
 4. a) 244 shares, 3.56% of Firsnabanco, Inc.
b) None
c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. Jeffery Ilstrup
Onalaska, Wisconsin
 2. Principal occupation—Retired
 3.
 - a) None
 - b) None
 - c) None
 4.
 - a) 752 shares, 10.96% of Firsnabanco, Inc.
 - b) None
 - c) None

1. Kristine Ross
La Crosse, Wisconsin
 2. Principal occupation—Homemaker
 3.
 - a) None
 - b) None
 - c) None
 4.
 - a) 752 shares, 10.96% of Firsnabanco, Inc.
 - b) None
 - c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. W.C. Ilstrup Trust
Sanford Ilstrup-Trustee
Trempealeau, Wisconsin
 2. Principal occupation—N/A
 3. a) None
b) None
c) None
 4. a) 1,698 shares, 24.76% of Firsnabanco, Inc.
b) None
c) None
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1. Stephanie Sirek
Rochester, Minnesota
 2. Principal occupation—N/A
 3. a) None
b) None
c) None
 4. a) 190 shares, 2.77% of Firsnabanco, Inc.
b) None
c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. Jeffrey Ross
La Crosse, Wisconsin
2. Principal occupation—N/A
3. a) None
b) None
c) None
4. a) 105 shares, 1.53% of Firsnabanco, Inc.
b) None
c) None

1. Samuel Ross
La Crosse, Wisconsin
2. Principal occupation—N/A
3. a) None
b) None
c) None
4. a) 105 shares, 1.53% of Firsnabanco, Inc.
b) None
c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. Matthew Ross
La Crosse, Wisconsin
2. Principal occupation—N/A
3. a) None
b) None
c) None
4. a) 105 shares, 1.53% of Firsnabanco, Inc.
b) None
c) None

1. Carolyn Ross
La Crosse, Wisconsin
2. Principal occupation—N/A
3. a) None
b) None
c) None
4. a) 105 shares, 1.53% of Firsnabanco, Inc.
b) None
c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. Victor Ross
La Crosse, Wisconsin
 2. Principal occupation—N/A
 3. a) None
b) None
c) None
 4. a) 105 shares, 1.53% of Firsnabanco, Inc.
b) None
c) None
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1. Rondi Solverson
Viroqua, Wisconsin
 2. Principal occupation—N/A
 3. a) None
b) None
c) None
 4. a) 538 shares, 7.84% of Firsnabanco, Inc.
b) None
c) None

Firsnabanco, Inc.
Viroqua, Wisconsin

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Report Item 4—Insiders, Continued

1. Erik Solverson
Montgomery, AL
2. Principal occupation—N/A
3. a) None
b) None
c) None
4. a) 188 shares, 2.74% of Firsnabanco, Inc.
b) None
c) None

1. Ingrid Solverson-Keneipp
Northfield, MN
2. Principal occupation—N/A
3. a) None
b) None
c) None
4. a) 188 shares, 2.74% of Firsnabanco, Inc.
b) None
c) None