



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, Louis F. Rogers

Name of the Holding Company Director and Official
Chairman

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.

Louis F. Rogers
 Signature of Holding Company Director and Official

1/19/2016

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 1142297
 C.I. _____

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

First Bancorp, Inc.

Legal Title of Holding Company

PO Box 246

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

Yates City IL 61572

City State Zip Code

107 E. Main St. Yates City, IL 61572

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cynthia A. Bernahl Secretary

Name Title

309-358-1415

Area Code / Phone Number / Extension

309-358-1495

Area Code / FAX Number

cbernahl@bankofyatescity.com

E-mail Address

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

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

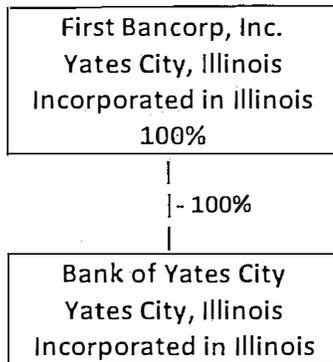
Yes Please identify the report items to which this request applies:

- 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

Form FR Y-6
First Bancorp, Inc.
Yates City, IL
Fiscal Year Ending December 31, 2015

2(a). Organizational Chart



*First Bancorp, Inc. and Bank of Yates City do not have a LEI

Results: A list of branches for your depository institution: **BANK OF YATES CITY (ID_RSSD: 371849)**.
 This depository institution is held by **FIRST BANCORP, INC. (1142297)** of **YATES CITY, IL**.
 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	1/19/2016	Full Service (Head Office)	371849	BANK OF YATES CITY	107 EAST MAIN STREET	YATES CITY	IL	61572	KNOX	UNITED STATES	7489	0	BANK OF YATES CITY	371849	
ok	1/19/2016	Full Service	4406066	FORT STREET BANKING CENTER	1010 EAST FORT STREET	FARMINGTON	IL	61531	FULTON	UNITED STATES	Not Required	Not Required	BANK OF YATES CITY	371849	

Form FR Y-6
 First Bancorp, Inc.
 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 12-31-2015			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 during the fiscal year ending 12-31-2015		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
George Breckenridge Family Trust, Yates City, IL 61572, USA	USA	3236 shares - 35.40% Capital Stock	George Breckenridge Family Trust, Yates City, IL 61572, USA	USA	3236 shares - 35.40% Capital Stock
Maureen Breckenridge Trust, Yates City, IL 61572, USA	USA	2050 shares - 22.42% Capital Stock	Maureen Breckenridge Trust, Yates City, IL 61572, USA	USA	2050 shares - 22.42% Capital Stock
Sarah J. McKeighan, Galesburg, IL, USA	USA	525 shares - 5.36% Capital Stock	Sarah J. McKeighan, Galesburg, IL, USA	USA	525 shares - 5.36% Capital Stock

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First Bancorp, Inc.

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
Wayne L. Davis, Elmwood, IL 61529, USA	Farmer	Director	Director (Bank of Yates City)	Muriel Davis Land Trust	2.7% of the capital stock	None	None
Louis F. Rogers, Yates City, IL 61572, USA	Retired Farmer	Chairman of the Board of Directors	Chairman of the Board of Directors, Bank of Yates City	None	2.3% of the capital stock	None	None
Raymond E. Graves, Elmwood, IL 61529, USA	Operator of Grain Elevator	Director, Vice President of the Board of Directors	Director (Bank of Yates City)	Secretary/ Treasurer (Graves Milling Co.)	3.2% of the capital stock	None	Graves Milling Company, 825 shares representing 30% of the stock
Gregory A. Wessel, Yates City, IL 61572, USA	Banker	Director	President (Bank of Yates City)	Trustee (Elba Salem Fire Protection District)	.50% of the capital stock	None	None
Wayne D. Wrage, Yates City, IL 61572, USA	Banker	Director	Vice President (Bank of Yates City)	10% Owner and Treasurer of Leisure Lakes, Inc.	1% of the capital stock	None	None
Mathew A. Fletcher, Farmington, IL 61531, USA	Engineer	Director	Director (Bank of Yates City)	None	None	None	None
Lance Tarochione, London Mills, IL 61544, USA	Ag Rep.	Director	Director (Bank of Yates City)	None	None	None	None
George Breckenridge Family Trust, Yates City, IL 61572, USA	Trust	None	None	None	35.40% of the capital stock	None	None
Maureen Breckenridge Trust, Yates City, IL 61572, USA	Trust	None	None	None	22.42% of the capital stock	None	None