

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)

Reporter's Name, Street, and Mailing Address

First Lacon Corp.

Legal Title of Holding Company

111 S. Broad St. c/o First National Bank of Lacon

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

Lacon

IL

61540

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jenny Balensiefen Hardin Cashier

Name

Title

309-246-2415

Area Code / Phone Number / Extension

309-246-3335

Area Code / FAX Number

jmbfnb@mediacombb.net

E-mail Address

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

I, Dennis G. Herridge

Name of the Holding Company Director and Official

Director/Secretary/Treasurer

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.

Signature of Holding Company Director and Official
Dennis G. Herridge - SECRETREAS
1/22/16

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

C.I.

1208988

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



The
FIRST NATIONAL BANK

January 22, 2016

Federal Reserve Bank of Chicago
Attn: Nancy Konopinski (FRY-6)
Central Bank Services-NIC Unit 12th Floor
230 South LaSalle Street
Chicago, Illinois 60604-1413

OF LACON
CHARTER NO. 347
CAPITAL, SURPLUS AND RESERVES \$5,000,000
LACON, ILLINOIS 61540

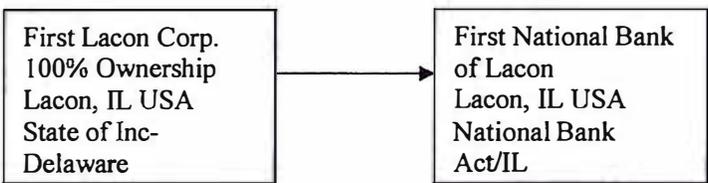
RE: First Lacon Corp. F.R. Y-6 2015

Enclosed please find an original and 2 copies of First Lacon Corp.'s 2015 FRY-6.

FR-6

LEI - none

FR-6 Item 2a:



*Neither entity above has been issued a legal entity identifier (LEI)

FR-6 Item 2a: Remainder of Items N/A

FR-6 Item 2b: E-mailed 01-22-16, copies enclosed

FR-6 Item 3: copies enclosed

FR-6 Item 4: copies enclosed

Sincerely,

Dennis G. Herridge, Secretary/Treasurer
Phone: (309) 246-2415
Fax: (309) 246-3335
dghfnb@mchsi.com
www.fnblacon.com

Results: A list of branches for your depository institution: **FIRST NATIONAL BANK OF LACON (ID_RSSD: 824738)**.
 This depository institution is held by **FIRST LACON CORP. (1208988)** of LACON, 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		Full Service (Head Office)	824738	FIRST NATIONAL BANK OF LACON	111 SOUTH BROAD	LACON	IL	61540	MARSHALL	UNITED STATES	2360	0	FIRST NATIONAL BANK OF LACON	824738	

FR Y-6

First Lacon Corp
 Lacon, IL
 Fiscal Year Ending December 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 end. 12/31/15			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. 12/31/15		
(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
Norman L. Nelson Dunlap, IL USA	USA	44.05%	N/A	N/A	N/A
Louise N. Kanive Orono, MN USA	USA	41.90%	N/A	N/A	N/A
Diane P. Nelson Dunlap, IL USA	USA	7.25%	N/A	N/A	N/A
Charles L. Allen Lacon, IL USA	USA	6.00%	N/A	N/A	N/A

Form FR Y-6
First Lacon Corp - Lacon, IL
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

Name City, State County	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with subsidiaries (Include names of subsidiaries)	Title and Position with with other Businesses (Include names of other businesses)	Percentage of Voting Securities in Bank 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 of percentage of voting securities held)
Norman L. Nelson Dunlap, IL USA	Chairman First National Bank of Lacon	President & Director	Chairman/ FNB Lacon Director	N/A	44.05%	N/A	N/A
Louise N. Kanive Orono, MN USA	Housewife	N/A	N/A	N/A	41.90%	N/A	N/A
Diane P. Nelson Dunlap, IL USA	Housewife	N/A	N/A	N/A	7.25%	N/A	N/A
Charles L. Allen Lacon, IL USA	Retired	Director	FNB Lacon Director	N/A	6%	N/A	N/A
Dennis G. Herridge Lacon, IL USA	President FNB Lacon	Director Secretary Treasurer	President FNB Lacon FNB Lacon Director	N/A	0.05%	N/A	N/A
Thomas E. Peugh Spring Bay, IL USA	Retired	Director	FNB Lacon Director	N/A	0.05%	N/A	N/A
Carol Schultz Sparland, IL USA	Retired	Director	FNB Lacon Director	N/A	0.05%	N/A	N/A
William L. Kenyon Lacon, IL USA	Restaurant Retail Food Services	Director	FNB Lacon Director	Owner- Kenyon's Place, Inc	0.05%	N/A	N/A