



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

none

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, **Kurt R. Henstorf**

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.

Reporter's Name, Street, and Mailing Address

First National Bancorp

Legal Title of Holding Company

PO Box 8

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

Farragut IA 51639

City State Zip Code

612 Hartford Ave

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:

Kurt R. Henstorf President

Name Title

712-246-5118

Area Code / Phone Number / Extension

712-246-3554

Area Code / FAX Number

khenstorf@fhbshen.com

E-mail Address

Signature of Holding Company Director and Official

01/12/2016

Date of Signature

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

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

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

For Federal Reserve Bank Use Only

RSSD ID 224749
 C.I. _____

Form FR Y-6

First National Bancorp
Farragut, Iowa
Fiscal Year Ending December 31, 2015

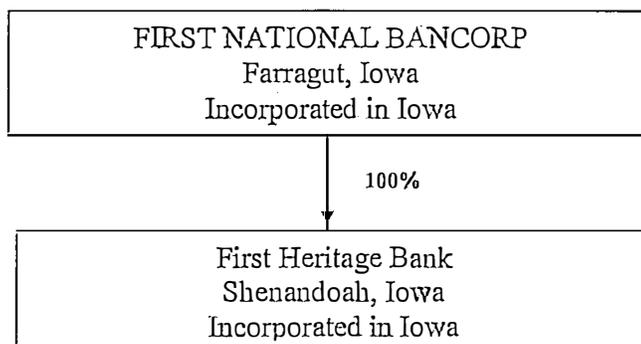
Report Item:

1) Bank Holding Company Annual Report to Shareholders:

- a) The bank holding company does not prepare an annual report for its securities holders and is not registered with the SEC.

2) Organization Chart:

- a) The following is the organization chart of the holding company:



- b) Domestic branch listing provided to the Federal Reserve Bank.

All entities within our organization do not have any LEI to report.

Results: A list of branches for your holding company: **FIRST NATIONAL BANCORP (2247498)** of **FARRAGUT, IA**.

The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/12/2016**.

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	1/12/2016	Full Service (Head Office)	618647	FIRST HERITAGE BANK	801 SOUTH FREMONT	SHENANDOAH	IA	51601	PAGE	UNITED STATES	2945	0	FIRST HERITAGE BANK	618647	
OK	1/12/2016	Full Service	2833686	FARRAGUT BRANCH	612 HARTFORD STREET	FARRAGUT	IA	51639	FREMONT	UNITED STATES	203724	1	FIRST HERITAGE BANK	618647	

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First National Bancorp
Farragut, Iowa

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	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Kurt R. Henstorf Shenandoah, IA 51601 USA	USA	8027 – 91.28% Common Stock	none		
Marion C. Henstorf Shenandoah, IA 51601 USA	USA	760 – 8.64% Common Stock			

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First National Bancorp
 Farragut, Iowa
 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 Holding Company	(3)(a) Title & Position with 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 Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of Other companies (includes partner- ships) if 25% or more of voting sec- urities are held (List names of companies and percentage of voting securities held)
Kurt R Henstorf Shenandoah, IA USA	N/A	Director Chairman & President	Director & President, CEO First Heritage Bank	N/A	91.28%	None	N/A
Marion C Henstorf Shenandoah, IA USA	N/A	Director Vice Pres.	Director First Heritage Bank	N/A	8.64%	None	N/A
Amanda Fielder Shenandoah, IA USA	N/A	Secy/Treas	Director & EVP-Cashier First Heritage Bank	N/A	.08%	None	N/A
Rusty Hunter Shenandoah, IA 51601 USA	N/A	Director	Director & EVP-Senior Lender First Heritage Bank	N/A	None	None	N/A
Sandra Bugg Farragut, IA USA	Farmer	N/A	Director First Heritage Bank	Owner Bugg Farms	None	None	N/A
Robert Wilson Shenandoah, IA USA	Insurance	N/A	Director First Heritage Bank	Owner Wilson Ins.	None	None	Wilson Insurance 100%