

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.

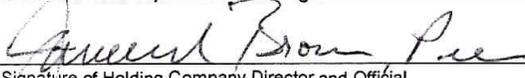
This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 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, James R. Brown
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.


Signature of Holding Company Director and Official
12/26/15
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 1205240
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
Hardin County Bancorporation 1205240
Legal Title of Holding Company
1201 Edgington Avenue
(Mailing Address of the Holding Company) Street / P.O. Box
Eldora IA 50627-1739
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
James R. Brown President
Name Title
641-939-3407
Area Code / Phone Number / Extension
641-939-3145
Area Code / FAX Number
jim@hardincsb.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

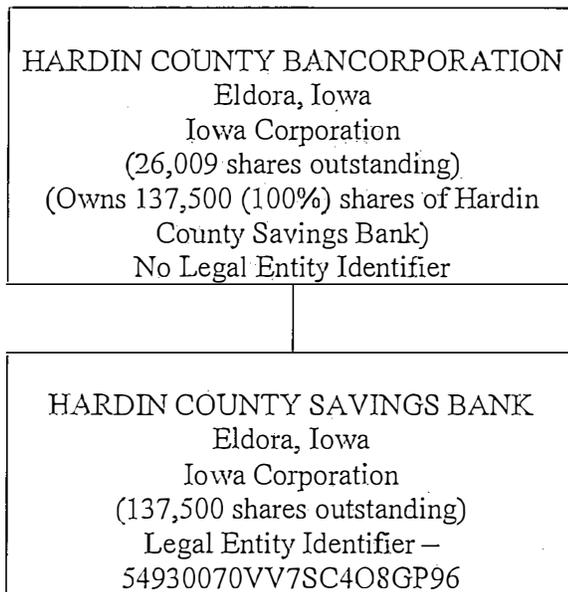
HARDIN COUNTY BANCORPORATION

ANNUAL REPORT FORM FR Y-6

1. Annual Reports to Shareholders

The annual report to the stockholders is attached.

2a. Organization Chart



2b. Domestic Branch Listing

No changes have been made to the Domestic Branch Listing that was submitted to BranchReview@chi.frb.org.

Results: A list of branches for your holding company: **HARDIN COUNTY BANCORPORATION (1205240) of ELDORA, IA.**
 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) | 647245 | HARDIN COUNTY SAVINGS BANK | 1202 EDGINGTON AVENUE | ELDORA | IA | 50627 | HARDIN | UNITED STATES | 3975 | 0 | HARDIN COUNTY SAVINGS BANK | 647245 | |
| OK | | Limited Service | 4651307 | MOTOR FACILITY BRANCH | 1414 EDGINGTON AVENUE | ELDORA | IA | 50627 | HARDIN | UNITED STATES | Not Required | Not Required | HARDIN COUNTY SAVINGS BANK | 647245 | |
| OK | | Full Service | 196145 | LISCOMB BRANCH | 102 MAIN STREET | LISCOMB | IA | 50148 | MARSHAL | UNITED STATES | 208199 | 5 | HARDIN COUNTY SAVINGS BANK | 647245 | |
| OK | | Full Service | 2091598 | UNION MAIN BRANCH | 415 CENTER STREET | UNION | IA | 50258 | HARDIN | UNITED STATES | 3967 | 4 | HARDIN COUNTY SAVINGS BANK | 647245 | |

3. Security Holders

- (1) Listing of security holders that directly or indirectly own, control, or hold with power to vote 5% or more of any class of voting securities of the bank holding company for the fiscal year ending December 31, 2015.

| <u>NAME AND ADDRESS</u> | <u>CITIZENSHIP</u> | <u>SHARES OWNED</u> | <u>PERCENTAGE</u> |
|---|--------------------|---------------------|-------------------|
| James R. Brown, Eldora, Iowa | U.S.A. | 4,392 | 16.89% |
| Martin R. Brown, Independence, Iowa | U.S.A. | 5,633 | 21.66% |
| Gretchen K. Brown, Eldora, Iowa | U.S.A. | 2,440 | 9.38% |
| Julie B. Brown Trust Independence, Iowa | U.S.A. | 1,847 | 7.10% |
| Stephen W. Throssel and Douglas Clock, as trustees of the Delores C. Throssel Marital Trust Eldora, Iowa | U.S.A. | 1,425 | 5.48% |
| Raymond L. and Nancy J. Nance, as trustees of the Raymond L. and Nancy J. Nance Family Trust Mesa, Arizona | U.S.A. | 1,380 | 5.31% |

The Company does not have any options, warrants or rights that can be converted into or exercised for voting securities.

- (2) List any security holder not listed in section 3(1) above that owned or controlled five percent or more of any class of voting securities in the bank holding company during the fiscal year for which the report is being filed.

None

4. Insiders (continued)

Listing of bank holding company principal security holders, directors, trustees, partners, executive officers or persons exercising similar functions, regardless of title or compensation.

| | | | |
|--|--|--|--------------------------------|
| (1) Name and address: | James R. Brown Eldora, IA | Martin R. Brown Independence, IA | David VanderWilt Eldora, IA |
| (2) Principal occupation: | Banker | Insurance | Insurance |
| (3) Title or position with: | | | |
| (a) The bank holding company | President and Director | None | Vice President and Director |
| (b) Subsidiary of the bank holding company | CEO and Director | Vice President and Director | President and Director |
| (c) Similar connections with other business companies | Director, Vice President, Secretary-Treasurer, Brown-Hurst Insurance Agency President, Vice President, Secretary-Treasurer, Eldora Building Corp. Partner New Grand LLC Partner of Hardin County Savings Bank Building Partnership | President and Director of Brown-Hurst Insurance Agency Partner of River Ridge Investments LLC Partner of Hardin County Savings Bank Building Partnership | None |
| (4) Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote: | | | |
| (a) The bank holding company | 4,392 shares 16.89% | 5,633 shares 21.66% | 200 shares 0.77% |
| (b) Subsidiary of the bank holding company | N/A | N/A | N/A |
| (c) Any other business company if 25% or more of voting securities are held | 50% of Brown-Hurst 100% of Eldora Building Corp. 50% of New Grand LLC 25% indirect ownership Farm Management Realty LLC 45% of Hardin County Savings Bank Building Partnership | 50.0% of Brown-Hurst 25% ownership River Ridge Investments LLC 25% indirect ownership Farm Management Realty LLC 45% of Hardin County Savings Bank Building Partnership | None |

4. Insiders (concluded)

Listing of bank holding company principal security holders, directors, trustees, partners, executive officers or persons exercising similar functions, regardless of title or compensation.

| | | | |
|--|------------------------------------|---|---------------------------------------|
| (1) Name and address: | Donna M. Lawler Union, IA | Larry Wolf Eldora, IA | Drew Lewis Marshalltown, IA |
| (2) Principal occupation: | Banker | Banker | Banker |
| (3) Title or position with: | | | |
| (a) The bank holding company | Treasurer, Secretary and Director | Vice President and Director | Vice President and Director |
| (b) Subsidiary of the bank holding company | Senior Vice President and Director | Senior Vice President and Director | Executive Vice President and Director |
| (c) Similar connections with other business companies | None | Trustee of Kenneth and Marjorie Wolf Trust | None |
| (4) Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote: | | | |
| (a) The bank holding company | 200 Shares 0.77% | 250 Shares 0.96% | 350 Shares 1.35% |
| (b) Subsidiary of the bank holding company | N/A | N/A | N/A |
| (c) Any other business company if 25% or more of voting securities are held | None | 25% Beneficiary of Kenneth and Marjorie Wolf Trust | None |