



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, Erik S. Nadolsky  
 Name of the Holding Company Director and Official  
President, CEO & Director  
 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  
03/24/2016  
 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 7491271  
 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  
Huron National Bancorp, Inc.  
 Legal Title of Holding Company  
200 E. Erie St., P.O. Box 240  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Rogers City MI 49779  
 City State Zip Code  
n/a  
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Erik S. Nadolsky President, CEO & Director  
 Name Title  
989-734-4734  
 Area Code / Phone Number / Extension  
989-734-4737  
 Area Code / FAX Number  
hnb@huronnb.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

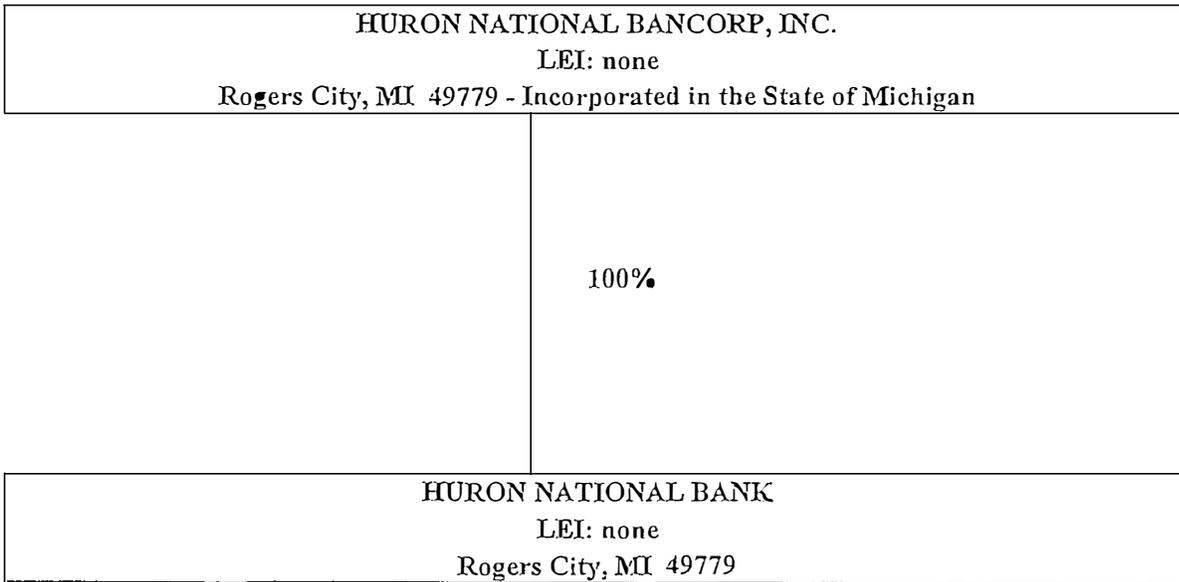
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

FR Y-6

Huron National Bancorp, Inc.  
Rogers City, Michigan  
Fiscal Year Ending December 31, 2015

Report Item:

1. a. Huron National Bancorp, Inc. is not required to prepare Form 10-KSB.
  - b. Huron National Bancorp, Inc. does prepare an annual report for its shareholders. Enclosed are two copies of the annual report and proxy information.
2. Organizational Chart:



Results: A list of branches for your holding company: **HURON NATIONAL BANCORP, INC. (1491771) of ROGERS CITY, MI.**  
 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)	753641	HURON NATIONAL BANK	200 EAST ERIE STREET	ROGERS CITY	MI	49779	PRESQUE ISLE	UNITED STATES	16201	0	HURON NATIONAL BANK	753641	

Huorn National Bancorp, Inc.  
Rogers City, Michigan  
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 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 <u>during</u> the fiscal year ending 12-31-2015		
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
			N/A	N/A	N/A
Janet M. Dehring Trust Alpena, MI 49707 Daniel L Dehring - Trustee	USA	12,932 Shares 5.64% Common Stock			
RWG Investment LLC Farmington Hills, MI 48335	USA	13,216 Shares 5.77% Common Stock			
Albert E. Gaskill Lenox, MI 48048	USA	14,108 Shares 6.16% Common Stock			

Huron National Bancorp, Inc.  
Rogers City, Michigan  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position 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 percentage of voting securities held)
Erik S. Nadolsky Rogers City, MI 49779	N/A	President & CEO & Director	President & CEO	N/A	0.29%	None	N/A
Rosalie A. Fryske Rogers City, MI 49779	N/A	Board Secretary	Vice President	N/A	0.11%	None	N/A
Dale L. Bauer Rogers City, MI 49779	Retired	Director	N/A	N/A	0.13%	None	N/A
Marvin Beaty Onaway, MI 49765	Retired	Director	N/A	N/A	2.62%	None	N/A
Roger Jack Brewbaker Onaway, MI 49765	Business	Director	N/A	President of Brewbakers Housing & RV	0.24%	None	Brewbakers Housing 100%
Lee J. Gapczynski Rogers City, MI 49779	Business	Director	N/A	President of Concrete Alternatives	0.12%	None	Concrete Alternatives 100%
John Tierney Onaway, MI 49765	Public Utility	Chairman	N/A	President of Aurora Gas	3.36%	None	Aurora Gas 50%
Michael Cahoon Rogers City, MI 49779	Retired	Director	N/A	N/A	2.88%	None	N/A
Jeffrey P. Hopp Rogers City, MI 49779	Business	Vice-Chairman	N/A	President of Photo Pro	2.01%	None	Photo Pro 100%
Thomas Sobeck Rogers City, MI 49779	CFO	Director	N/A	CFO Presque Isle Electric & Gas Cooperative	0.09%	None	N/A