



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, Gaylin R. Ranniger
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.

Gaylin R. Ranniger
Signature of Holding Company Director and Official
02/17/2016
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 1491838
C.I. _____

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
Manning Financial Services, Inc.

Legal Title of Holding Company

401 Main Street, P.O. Box 325

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

Manning IA 51455
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Gaylin R. Ranniger President

Name Title

712-655-3557

Area Code / Phone Number / Extension

712-655-2505

Area Code / FAX Number

granniger@fnbmanning.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

MANNING FINANCIAL SERVICES, INC.

ANNUAL REPORT OF HOLDING COMPANIES - FRY6

Report Item 1(a) SEC Registration - Not Applicable

Report Item 1(b) Annual Report/ Financial Statements—Manning Financial Services, Inc.

Report Item 2(a) Organization Chart

Legal Name – Manning Financial Services, Inc.
401 Main Street, P.O. Box 325
Manning, Iowa 51455

Manning Financial Services, Inc. and the First National Bank of Manning were incorporated in Iowa. Neither organization has a Legal Entity Identifier (LEI).

The First National Bank of Manning, Manning, Iowa is the only wholly owned bank subsidiary of the holding company. There are no non-bank subsidiaries of the holding company.

There are no other non-controlled investments with a greater than 5.0% ownership interest which are owned by the holding company

Report Item 2(b) Branch Verification – First National Bank of Manning has one location at:

401 Main Street
Manning, Iowa 51455

Domestic Branch listing submitted to the Federal Reserve Bank via email on 2/5/2016.

Report Item 3 Securities Holders (See List)

Report Item 4 Insiders (See Attached Sheets)

Confirmation


Gaylin R. Ranniger, President
Manning Financial Services, Inc.

February 17, 2016
Date

Results: A list of branches for your depository institution: **FIRST NATIONAL BANK OF MANNING, THE (ID_RSSD: 818540)**.
 This depository institution is held by **MANNING FINANCIAL SERVICES, INC. (1491838)** of **MANNING, 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	31-Dec	Full Service (Head Office)	818540	FIRST NATIONAL BANK OF MANNING, THE	401 MAIN STREET	MANNING	IA	51455	CARROLL	UNITED STATES	2957	0	FIRST NATIONAL BANK OF MANNING, THE	818540	None

Form FR Y-6
Manning Financial Services, Inc.
For the 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 as of fiscal year ending 12-31-2015.

(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
Janet Ranniger Trust Janet Ranniger, Trustee Manning, Iowa	USA	2168 - 43% Common Stock
Lyle J. Schrum Revocable Trust Lyle J. Schrum, Trustee Clive, Iowa	USA	456 - 9% Common Stock
Schrum Family Trust Lyle J. Schrum, Trustee Clive, IA	USA	540 - 11% Common Stock
Roger Hinz Manning, IA	USA	504 - 10% Common Stock
Gaylin R. Ranniger Manning, IA	USA	494 - 10% Common Stock
Janet L. Ranniger Manning, IA	USA	494 - 10% Common Stock

Securities holders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with the power to vote during the fiscal year ending 12-31-2015

(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
None		

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Manning Financial Services, Inc.
For the Fiscal Year Ending December 31, 2015

Report Item #4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (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)
Nancy Schrum Urbandale, IA 50323	N/A	Director	Director First National Bank	N/A	1%	0.10% First National Bank	N/A
Roger Hinz Manning, IA 51455	N/A	N/A	N/A	N/A	10%	None	N/A

Janet Ranniger Trust Janet Ranniger, Trustee Manning, IA 51455	N/A	N/A	N/A	N/A	43%	None	N/A
Gaylin R. Ranniger Manning, IA 51455	Banking	President & Director	President & Director, First National Bank	N/A	10%	0.10% First National Bank	N/A
Janet L. Ranniger Manning, IA 51455	Banking	Secretary/Treasurer & Director	Vice-President & Director, First National Bank	N/A	10%	0.10% First National Bank	N/A
Schrum Family Trust Lyle J. Schrum, Trustee Clive, Iowa 50325	N/A	N/A	N/A	N/A	11%	None	N/A
Lyle J. Schrum Revocable Trust Lyle J. Schrum, Trustee Clive, Iowa 50325	N/A	Vice President & Director	Director First National Bank	N/A	9%	0.10% First National Bank	N/A
Abbey Stangl Manning, Iowa 51455	Hospital CFO	Director	Director First National Bank	CFO Cass County Memorial Hospital	1%	0.10% First National Bank	N/A
Susan Davis Adel, Iowa 50003	Web Designer	Director	Director First National Bank	Web Designer Self-Employed	1%	0.10% First National Bank	N/A