



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. David M. Ryan

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

02/08/2016

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 1140912
 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

Mount Vernon Bancorp.

Legal Title of Holding Company

206 First St W/PO Box 188

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

Mount Vernon IA 52314

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David M. Ryan President

Name Title

319-895-8835

Area Code / Phone Number / Extension

319-895-6268

Area Code / FAX Number

dryan@mountvernonbank.com

E-mail Address

www.mountvernonbank.com

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

Does the reporter request confidential treatment for any portion of this submission?

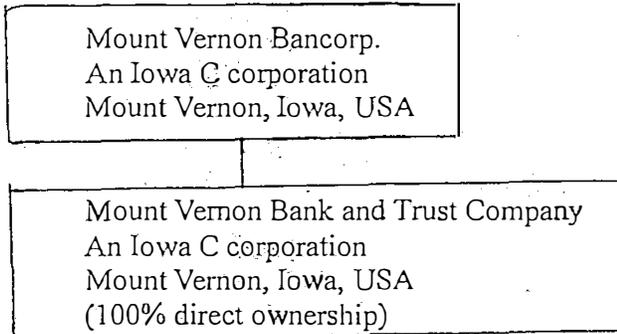
Yes Please identify the report items to which this request applies:

- 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

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Mount Vernon Bancorp.

Report Item 2a: Organization Chart



Footnote: All entities above do not have an LEI.

Report Item 2b: Domestic Branch Listing

Sent via email to: BranchReview@chi.frb.org on 2/02/2016

Results: A list of branches for your holding company: MOUNT VERNON BANCORP (1146912) of MOUNT VERNON, 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)		890649	MOUNT VERNON BANK AND TRUST COMPANY	206 1ST STREET WEST	MOUNT VERNON	IA	52314	LINN	UNITED STATES	6714	0	MOUNT VERNON BANK AND TRUST COMPANY		890649	
OK		Limit J Service		2097415	DRIVE-IN BRANCH	116 THIRD AVENUE SOUTH	MOUNT VERNON	IA	52314	LINN	UNITED STATES	222453	1	MOUNT VERNON BANK AND TRUST COMPANY		890649	

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Mount Vernon Bancorp.
Mount Vernon, Iowa, USA
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.			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.		
(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
Fordyce, Edward J. Mount Vernon, Iowa, USA	USA	6,585 (16.92%)	None	None	None
Fordyce, Richard Mount Vernon, Iowa, USA	USA	5,255 (13.50%)			
**Wolfe, Douglas D. Lisbon, Iowa, USA	USA	4,680 (12.03%)			
**Niehaus, Ann & Fred Martelle, Iowa, USA	USA	2,400 (6.17%)			
Evans, Mary & Jim Mount Vernon, Iowa, USA	USA	2,350 (6.03%)			
**see attached sheet for additional ownership detail					

Item 3. Shareholders;

The following sets forth each shareholder of record who directly or indirectly owns, controls, or holds with power to vote (5%) or more of the Common Stock of the Holding Company, that being the Bank Holding Companies only class of voting securities;

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares Owned</u>	
Edward J. Fordyce Mount Vernon, Iowa, USA	United States	4,785	
As trustee of: Karen A. Fordyce Trust U/W		<u>1,800</u>	6,585 (16.92%)
Richard L. Fordyce Mount Vernon, Iowa, USA	United States		5,255 (13.50%)
Ann Niehaus Revocable Trust	United States	1,600	
Fred D Niehaus Revocable Trust	United States	<u>800</u>	
Martelle, Iowa, USA			2,400 (6.17%)
Mary & Jim Evans Mount Vernon, Iowa, USA	United States		2,350 (6.03%)
Douglas D. Wolfe Lisbon, Iowa, USA	United States	800	
As trustee of: Elmer C. Prall & Irma Prall Estate		2,280	
and as Executor of R.B. Wolfe Estate		<u>1,600</u>	
			4,680 (12.03%)
(Elmer C. Prall, Irma Prall and R.B. Wolfe are deceased United States Citizens, and residents of Mount Vernon, Iowa, prior to their deaths)			

NOTE..300 shares of stock were purchased during 2015. Outstanding shares total 38,916. Remaining 1084 shares are issued but not outstanding.

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 Mount Vernon Bancorp.
 Mount Vernon, Iowa, USA
 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 Holding Company	Title & Position with 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 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)
Fordyce, Edward J. (Mount Vernon, IA, USA)	Both Retired	Director (Edward)	Chairman (Edward), Mount Vernon Bank & Trust Company	None	16.92%	None	None
Fordyce, Richard L. (Mount Vernon, IA, USA)	Retired	None	None	None	13.50%	None	None
Wolfe, Douglas D. (Lisbon, IA, USA)	Attorney	Director	Director & Bank Attorney, Mount Vernon Bank & Trust Company	50/50 partner in KW Cattle Co. & Testamentary trustee of various trusts	12.03%	None	None
Ryan, Michael R. (Mount Vernon, IA, USA)	Retired	Director	Director, Mount Vernon Bank & Trust Company	None	3.21%	None	None
Smith, Craig A. (Mount Vernon, IA, USA)	Banker	Director, VP, Secretary, & Treasurer	Director, Executive VP, Cashier, & Trust Officer, Mount Vernon Bank & Trust Company	None	3.08%	None	None
Ryan, David M. (Mount Vernon, IA, USA)	Banker	Director & President	Director, & President/CEO, Mount Vernon Bank & Trust Company	None	1.28%	None	None
Krob, Jacob H. (Mount Vernon, IA, USA)	Newspaper Exec.	Director	Director, Mount Vernon Bank & Trust Company	President & Director, West Branch Communications Corp	0.26%	None	None
Shepley, Alan M. (Mount Vernon, IA, USA)	Retired	Director	Director, Mount Vernon Bank & Trust Company	VP, Trustee, Director of C.R. Pharmacy Service, Inc.	0.26%	None	None
Skotowski, Richard (Mount Vernon, IA, USA)	Optometrist	Director	Director, Mount Vernon Bank & Trust Company	Mount Vernon Eye Clinic PLC	0.26%	None	None