

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 30 2016

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, Jungho Kim

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.

*Jungho Kim*

Signature of Holding Company Director and Official

3/29/16

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 4816320  
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

NOA Bancorp, Inc.

Legal Title of Holding Company

2385 Pleasant Hill Road

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

Duluth GA 30096

City State Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Soo Song Secretary

Name Title

678-385-0810

Area Code / Phone Number / Extension

678-474-0367

Area Code / FAX Number

ssong@noabank.com

E-mail Address

http://www.noabank.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."

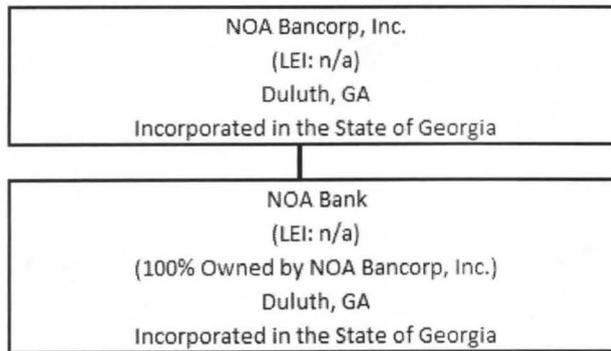
No

NOA Bancorp, Inc.  
Form FR Y-6  
Annual Report of Holding Companies  
FYE 12/31/2015

Report Item 1: Annual Report to Shareholders

- We do not create an annual report to shareholders. However, we have audited financial statements that are available to our shareholders.

Report Item 2a: Organization Chart



Report Item 2b: Domestic Branch Listing

- See Exhibit A

Report Item 3: Securities Holdings

- See Exhibit B

Report Item 4: Insiders

- See Exhibit C

 **ISED**  
15/26/16

Form FR Y-6

NOA Bancorp, Inc.

Fiscal Year Ending December 31, 2015

Exhibit A

Report Item 2b - Domestic Branch Listing

<u>Branch Service Type</u>	<u>Popular Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip Code</u>	<u>County</u>	<u>Country</u>	<u>Head Office</u>
Full Service (Head Office)	NOA BANK	2385 PLEASANT HILL ROAD	DULUTH	GA	30096	GWINNETT	UNITED STATES	NOA BANK
Full Service	DORAVILLE BRANCH	5938 BUFORD HIGHWAY	ATLANTA	GA	30340	DEKALB	UNITED STATES	NOA BANK
Full Service	JOHNS CREEK BRANCH	5805-A STATE BRIDGE ROAD	JOHNS CREEK	GA	30097	FULTON	UNITED STATES	NOA BANK

**Results:** A list of branches for your depository institution: NOA BANK (ID\_RSSD: 3832127).

This depository institution is held by NOA BANCORP, INC. (4816320) of DULUTH, GA.

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)	3832127	NOA BANK	2385 PLEASANT HILL ROAD	DULUTH	GA	30096	GWINNETT	UNITED STATES	461767	0	NOA BANK	3832127	
OK		Full Service	4156231	DORAVILLE BRANCH	5938 BUFORD HIGHWAY	ATLANTA	GA	30340	DEKALB	UNITED STATES	510138	1	NOA BANK	3832127	
OK		Full Service	4725954	JOHNS CREEK BRANCH	5805-A STATE BRIDGE ROAD	JOHNS CREEK	GA	30097	FULTON	UNITED STATES	Not Required	Not Required	NOA BANK	3832127	

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NOA Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

**Report Item 3 (1) - Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015**

(a) Name City, State, Country	(b) Country of Citizenship or Incorporation	(c) Number and Percentage of Each Class of Voting Securities
Jame Cho Alpharetta, GA, USA	USA	103,750 - 5.98% Common Stock
Francis D. Kim Duluth, GA, USA	USA	111,250 - 6.42% Common Stock
Jay (Jungho) Kim Duluth, GA, USA	USA	32,000 - 1.85% Common Stock 22,500 - 1.30% Warrants on Common Stock 45,000 - 2.60% Options on Common Stock
Yoonsung Kim Franklin Lakes, NJ, USA	USA	163,450 - 9.43% Common Stock
Young A. Sohn New York, NY, USA	USA	90,750 - 5.23% Common Stock

**Report Item 3 (2) - None**

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NOA Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

## Report Item 4 - Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Other Businesses if 25% or More of Voting Shares or Proportionate Interest in a Partnership are Held
W. Alex Choi Big Canoe, GA, USA	CPA	Chairman / Director	Chairman / Director	Owner / CPA W. Alex Choi CPA PC Duluth, GA,	4.96%	N/A	N/A
Jungho Kim Duluth, GA, USA	N/A	Director / CEO/CFO & President	Director / CEO & President	N/A	5.75%	N/A	N/A
James Cho Alpharetta, GA, USA	Business Owner	Director	Director	President Am-Ko Building Maintenance Inc. Norcross, GA	5.98%	N/A	N/A
Ronald Goodman Greenville, DE, USA	M.D.	Director	Director	M.D. Total Care Physicians Greenville, DE, USA	3.01%	N/A	N/A
Francis D. Kim Duluth, GA, USA	Retired	Director	Director	N/A	6.42%	N/A	N/A
Yoonsung Kim Franklin Lakes, NJ, USA	Optometrist	Director	N/A	Owner European Optical Corp New York, NY	9.43%	N/A	N/A
Jong K. (Jake) Lee Snellville, GA, USA	Business Owner	Director	Director	Co-Owner SR Crossing Duluth, GA	2.42%	N/A	SR Crossing (25%)
Dohyung (Daniel) Lim Duluth, GA, USA	Business Owner	Director	Director	Owner Twin Peak International Atlanta, GA	2.38%	N/A	N/A
Bong U. (Peter) Nam Johns Creek, GA, USA	Retired	Director	Director		4.67%	N/A	N/A
Young A. Sohn New York, NY, USA	Retired	Director	N/A	N/A	5.23%	N/A	N/A
Jake D. Park Duluth, GA, USA	Consultant	Director	Director	Consultant ERP Accessories Maple Grove, MN	3.29%	N/A	N/A
Soo Song Suwanee, GA, USA	N/A	EVP & CCO	EVP & CCO	N/A	0.58%	N/A	N/A

**REVISED**  
5/26/16