



# 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.

### 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)

I, Patrick D McCrackin

Name of the Holding Company Director and Official

President/Director

Title of the Holding Company Director and Official

### Reporter's Name, Street, and Mailing Address

Abby Bancorp, Inc.

Legal Title of Holding Company

PO Box 648

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

Abbotsford

WI

54405

City

State

Zip Code

401 E Spruce St

Physical Location (if different from mailing address)

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.*

### Person to whom questions about this report should be directed:

Sharri Stroinski

VP/CFO/Sr Credit Analyst

Name

Title

715-223-2345 220

Area Code / Phone Number / Extension

715-223-6385

Area Code / FAX Number

sstroinski@abbybank.com

E-mail Address

www.abbybank.com

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

Signature of Holding Company Director and Official

02/16/2016

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  
C.I.

3612794

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

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

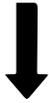
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

2.a. Organization Chart

Abby Bancorp, Inc.  
401 E Spruce St  
Abbotsford, WI USA  
Incorporated in Wisconsin

LEI - None



Owns 100% of Bank

AbbyBank  
401 E Spruce St  
Abbotsford, WI USA  
Incorporated in Wisconsin

LEI - None

2.b. Domestic Branch Listing

See attached report.

Original emailed to [BranchReview@chi.frb.org](mailto:BranchReview@chi.frb.org).

**Results:** A list of branches for your depository institution: **ABBYBANK (ID\_RSSD: 198149)**.

This depository institution is held by **ABBY BANCORP, INC. (3612794)** of **ABBOTSFORD, WI**.

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.

<b>Data Action</b>	<b>Effective Date</b>	<b>Branch Service Type</b>	<b>Branch ID_RSSD*</b>	<b>Popular Name</b>	<b>Street Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>County</b>	<b>Country</b>
OK		Full Service (Head Office)	198149	ABBYBANK	401 EAST SPRUCE STREET	ABBOTSFORD	WI	54405	MARATHON	UNITED STATES
OK		Electronic Banking	3503173	WWW.ABBYBANK.COM BRANCH	401 EAST SPRUCE STREET	ABBOTSFORD	WI	54405	MARATHON	UNITED STATES
OK		Full Service	3503146	WAUSAU BRANCH	305 SOUTH 18TH AVENUE, SUITE 100	WAUSAU	WI	54401	MARATHON	UNITED STATES
OK		Full Service	3405660	WESTON BRANCH	2405 SCHOFIELD AVENUE	WESTON	WI	54476	MARATHON	UNITED STATES

FR Y-6

Abby Bancorp, Inc.  
Abbotsford WI

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 12/31/15.			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 12/31/15.		
(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
Harold K Christensen Jr Abbotsford WI	USA	58,604 20.70% Common Stock	N/A	N/A	N/A
Dennis H Kramer Abbotsford WI	USA	48,672 17.20% Common Stock			
Frank & Mary Nikolay Rev Trust Mary Nikolay Trustee Abbotsford WI	USA	17,364 6.13% Common Stock			

Abby Bancorp, Inc.  
Abbotsford WI  
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)
Harold K Christensen Jr Abbotsford WI USA	Christensen Sales Inc	Principal Security Holder	Retired Director AbbyBank	President	20.70%		Christensen Sales Inc 67.20%
Dennis H Kramer Abbotsford WI USA	Kramer County Market	Director	Director AbbyBank	President	17.20%		Kramer County Market 100% Kramer Enterprises 100% Kramer-Schiferl LLC 100%
Donald A Meyer Dorchester WI USA	Meyer Mfg Corp	Director	Director AbbyBank	President	4.14%		Meyer Mfg 33.33% Double M Ranch 100% Meyer Mfg 401K Trust 33.33% Camp Greendale Inc 33%
Patrick D McCrackin Mosinee WI USA	Abby Bancorp Inc AbbyBank	President/Director	Pres/CEO/Director AbbyBank	Owner/Member Owner/Member	0.01%		Babl Ventures LLC 26%
Gregory J Strasser Wausau WI USA	Strasser & Yde S.C.	Director	Director AbbyBank	Attorney	0.21%		Strasser & Yde S.C. 50%
David J Diesen Schofield WI USA	Diesen Dental Studio	Director	Director AbbyBank	Cert Dental Tech	0.41%		Diesen Dental Studio 50%
Jennifer L Jakel Abbotsford WI USA	AbbyBank		Ex Vice Pres AbbyBank		0.86%		Central Wis Plb Htg & Elec LLC Spouse Owns 100% Central Wis Holdings LLC 50%
Curtis Day Wausau WI USA	Wausau Tax & Accounting Inc	Director	Director AbbyBank	CPA/President	0.32%		Wausau Tax & Acctg Inc 50% DJK Investments 25%
Craig Stuedemann Wausau WI USA	AbbyBank		Sr VP/Sr Lender AbbyBank		0.05%		AHCC LLC 100%
Scott D Christensen Abbotsford WI USA	Christensen Farms Trucking, LLC	Director	Director AbbyBank	President	1.32%		Christensen Farms Trucking LLC 100% Scott Christensen Farms LLC 100% S&B Trucking LLC 50%
Sharri Stroinski Abbotsford WI USA	AbbyBank		VP/CFO/Sr Credit Analyst AbbyBank		0.05%		Stro's Plumbing LLC 50%
Troy Meyer	Meyer Mfg Corp	Director	Director AbbyBank	Sales Mgr	0.00%		Meyer Buildings Inc 33.33%