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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, JAMES R ECKERT

Name of the Holding Company Director and Official

TRUSTEE

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

02/09/2016

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.

2037550

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

ABC EMPLOYEE STOCK OWNERSHIP PLAN

Legal Title of Holding Company

PO BOX 8

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

ANCHOR

IL

61720-0008

City

State

Zip Code

246 2ND ST ANCHOR IL 61720

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

JAMES R ECKERT

TRUSTEE

Name

Title

309-723-2461

Area Code / Phone Number / Extension

309-723-6413

Area Code / FAX Number

jim.eckert@anchorstatebank.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

# For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

ANCHOR BANCORPORATION INC  
 Legal Title of Subsidiary Holding Company

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PO BOX 8  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

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ANCHOR	IL	61720-0008
City	State	Zip Code

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246 2ND ST ANCHOR IL 61720  
 Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City	State	Zip Code
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Physical Location (if different from mailing address)

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

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City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City	State	Zip Code
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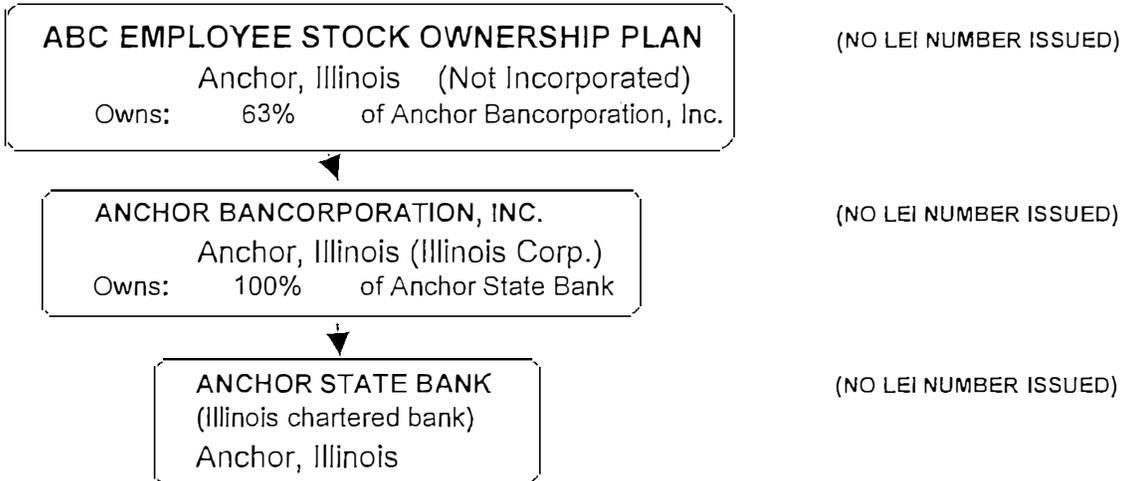
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Physical Location (if different from mailing address)

Report Item:

- 1. a. The BHC is not required to prepare Form 10K with the S.E.C.
- 1. b. The holding company, subsidiary holding company, and subsidiary bank do not prepare an annual report.

2. (a) Organizational Chart



(b) Branch Verification

Submitted via email on February 8, 2016

3. Shareholders - ABC EMPLOYEE STOCK OWNERSHIP PLAN

ABC Employee Stock Ownership Plan participants owning 5% of the trust and their approximate ownership of trust assets and Anchor Bancorporation Stock.

(1)(a) NAME/ADDRESS	(1)(b) CITIZENSHIP	% of TRUST OWNED
JAMES R ECKERT Colfax, IL	U. S. A.	Sole Trustee

\*\*Under the terms of the ESOP agreement each participant has the right to vote his/her share of Anchor Bancorporation, Inc. as he or she sees fit.

(2)(a)	N/A
(2)(b)	N/A
(2)(c)	N/A

4. "Insiders" - ABC EMPLOYEE STOCK OWNERSHIP PLAN

(1) Name and Address	(2) Principal Occupation	(3)(a) Title with B H C	(3)(b) Title/Position w/Subsid.	(3)(c) Title/Position w/Other Bus.	(4)(a) % voting in B H C	(4)(b) % voting in Subsid.	(4)(c) 25% in other Companies
JAMES R ECKERT Colfax, IL	(Sole Trustee) banking		Sec./Treas. CE), Director Anchor Bancorporation, Inc.	None	N/A	45.00%	N/A
			President and Director Anchor State Bank				

# FRY-6 - ANCHOR BANCORPORATION, INC.

## 3. Shareholders - ANCHOR BANCORPORATION INC.

Anchor Bancorporation, Inc. stockholders owning 5% or more of stock

912 Shares Outstanding

NAME/ADDRESS	CITIZENSHIP	SHARES OWNED	PERCENT OF TOTAL
<u>ABC E. S. O. P.</u> Anchor, IL	U. S. A.	579.00	63.49%

Under the terms of the ESOP agreement each participant has the right to vote his/her share of Anchor Bancorporation, Inc. as he or she sees fit.

NAME/ADDRESS	CITIZENSHIP		SHARES OWNED		PERCENT OF TOTAL	
<u>JAMES R ECKERT</u> Colfax, IL	U. S. A.	Outright:	33.00		3.62%	
		***ESOP:	410.42	<u>443.42</u>	45.00%	<u>48.62%</u>
<u>SHARON K ECKERT</u> Colfax, IL	U. S. A.	Outright:	10.00		1.10%	
		***ESOP:	24.44	<u>34.44</u>	2.68%	<u>3.78%</u>
ECKERT Family Totals			477.87		52.40%	
<u>DANIEL R EYER</u> Anchor, IL	U. S. A.		25.00		2.74%	
<u>CHESTER D EYER</u> Anchor, IL	U. S. A.		54.00		5.92%	
<u>DAVID B EYER</u> Anchor, IL	U. S. A.		22.00		2.41%	
EYER Family Totals			101.00		11.07%	
<u>MERLE E COILE</u> Saybrook, IL	U. S. A.		44.00		4.82%	
<u>JEFFREY A COILE</u> Saybrook, IL	U. S. A.		40.00		4.39%	
COILE Family Totals			84.00		9.21%	
<u>GAYLE E SIMPSEN</u> Gibson City, IL	U. S. A.		74.00		8.11%	
<u>KAREN S. SANDAGE</u> Saybrook, IL	U. S. A.	***	72.56		7.96%	
			=====		=====	
			809.43		88.75%	

\*\*\*Shares owned through participation in ABC Employee Stock Ownership Plan

(2)(a) N/A  
 (2)(b) N/A  
 (2)(c) N/A

2037550

**Results:** A list of branches for your depository institution: ANCHOR STATE BANK (ID\_RSSD: 655530).  
This depository institution is held by ABC EMPLOYEE STOCK OWNERSHIP PLAN (2037550) of ANCHOR, IL.  
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)	655530	ANCHOR STATE BANK	246 2ND STREET	ANCHOR	IL	61720	MCLEAN	UNITED STATES	7466	0	ANCHOR STATE BANK	655530	

4. "Insiders" - ANCHOR BANCORPORATION INC

(1) Name and Address	(2) Principal Occupation	(3)(a) Title with B H C	(3)(b) Title/Position w/Subsid.	(3)(c) Title/Position w/Other Bus.	(4)(a) % voting in B H C	(4)(b) % voting in Subsid.	(4)(c) 25% in other Companies
<u>JAMES R ECKERT</u>							
Colfax, IL	banking	Sec./Treas. CEO/Director	Pres/TO/Dir. Anchor St Bk	N/A	48.62%	0.00%	N/A
<u>SHARON K ECKERT</u>							
Colfax, IL (Wife of James Eckert)	banking	N/A	Asst. Cashier Anchor St Bk	N/A	3.78%	0.00%	N/A
<u>MERLE E COILE</u>							
Saybrook, IL	retired	President & Director	Director Anchor St Bk	N/A	4.82%	0.00%	N/A
<u>KAREN S. SANDAGE</u>							
Saybrook, IL	banking	Vice Pres.	Cashier/ATO Anchor St Bk	N/A	7.96%	0.00%	N/A
<u>JEFFREY A COILE</u>							
Saybrook, IL	Vice Pres. Coile's Diesel Inc	Director	Director Anchor St Bk	N/A	4.39%	0.00%	N/A
<u>DANIEL R. EYER</u>							
Anchor, IL	farming	Director	Director	N/A	2.74%	0.00%	N/A
<u>GAYLE E SIMPSEN</u>							
Gibson City, IL	farming	Director	Director Anchor St Bk	N/A	8.11%	0.00%	N/A
<u>CHESTER D. EYER</u>							
Anchor, IL	farming	N/A	N/A	N/A	5.92%	0.00%	N/A
<u>DANIEL R. EYER</u>							
Anchor, IL	farming	N/A	N/A	N/A	2.41%	0.00%	N/A
<u>ABC EMPLOYEE STOCK OWNERSHIP PLAN</u>							
Anchor, IL	(James R Eckert, Sole Trustee)			N/A	63.49%	0.00%	N/A