



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, MARK J. HANSON
 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]
 Signature of Holding Company Director and Official
4/20/16
 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 Re

RSSD ID 1125487

Date of Report (top-tier holding company's fiscal year-end):

12/31/2015
 Month / Day / Year

NA
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Albany Bancshares Inc.

Legal Title of Holding Company
209 S. Main Street Po Box 425

(Mailing Address of the Holding Company) Street / P.O. Box
Albany IL 61230
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Mark J. Hanson President & Director

Name Title
309-514-2105

Area Code / Phone Number / Extension
309-987-9010

Area Code / FAX Number
mark.hanson@eFirstTrust.com

E-mail Address
www.eFirstTrust.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

2A,

No
LEI



ALBANY BANCSHARES, INC.
ALBANY, IL

INCORPORATED
IN DELAWARE

100%
OWNERSHIP

MANAGING INTEREST

No
LEI



FIRST TRUST & SAVINGS BANK
ALBANY, IL

INCORPORATED
IN ILLINOIS

Results: A list of branches for your holding company: ALBANY BANCSHARES, INC. (1125487) of ALBANY, 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)	583138	FIRST TRUST & SAVINGS BANK OF ALBANY	209 SOUTH MAIN STREET	ALBANY	IL	61230	WHITESIDE	UNITED STATES	3926	0	FIRST TRUST & SAVINGS BANK OF ALBANY	583138	
OK		Full Service	3459159	700 MAIN STREET OFFICE	700 MAIN STREET	ERIE	IL	61250	WHITESIDE	UNITED STATES	356962	2	FIRST TRUST & SAVINGS BANK OF ALBANY	583138	
OK		Full Service	1004238	230 MAIN STREET OFFICE	230 MAIN STREET	HILLSDALE	IL	61257	ROCK ISLAND	UNITED STATES	6921	1	FIRST TRUST & SAVINGS BANK OF ALBANY	583138	
OK		Full Service	4754020	PORT BYRON OFFICE	1006 NORTH HIGH STREET	PORT BYRON	IL	61275	ROCK ISLAND	UNITED STATES	Not Required	Not Required	FIRST TRUST & SAVINGS BANK OF ALBANY	583138	

FR Y-6

ALBANY BANCSHARES,
INC.
ALBANY, IL
Fiscal Year Ending
December 31, 2015

Report Item 3: Securities

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					
			<u>VOTING SHARES</u>	<u>VOTING PERCENT</u>	<u>NON-VOTING SHARES</u>	<u>TOTAL SHARES</u>	<u>OWNERSHIP PERCENT</u>
E. D. Hanson, Trustee Georgetown, TX 78663	USA		588.125	31.3437%	1679.5	2267.625	24.1754%
Mary K. Hanson, Trustee Georgetown, TX 78663	USA		470	25.1152%	755	1225	13.0599%
Elizabeth C. Wertz, Trustee Sun Lakes, AZ 85248	USA		401.125	21.4348%	1604.5	2005.625	21.3822%
James I. Hanson Irrevocable E.D. Hanson, Jr. Trustee Georgetown, TX 78633	USA		136.125	7.2741%	544.5	680.625	7.2562%
Mark J. Hanson Albany, IL 61230	USA		253	13.0920%	1008	1261	13.4437%

FR Y-6

ALBANY BANCSHARES, INC.
Albany IL
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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
E.D. HANSON, JR. GEORGETOWN, TX USA	RETIRED FROM FIRST TRUST & SAVINGS BANK	Secretary AND DIRECTOR	NONE	NONE	31.34% NONE for E.D Hanson Trust	7.25% for the James I. Hanson Trust	NONE
ELIZABETH C. WERTZ SUN LAKES, AZ USA	RETIRED SCHOOL TEACHER	DIRECTOR AND VP	NONE	NONE	21.38% NONE		NONE
MARK J. HANSON ALBANY, IL USA	President CEO Chairman of First Trust & Savings Bank of Albany, IL	President Treasurer Director	President CEO Chairman of First Trust & Savings Bank of Albany, IL	NONE	13.48% NONE		NONE
MARY K. HANSON GEORGETOWN, TX USA	RETIRED SCHOOL TEACHER	DIRECTOR	NONE	NONE	25.05% NONE		NONE