



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.

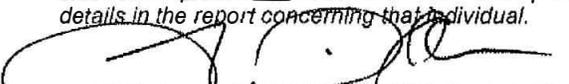
This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 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.

1. S. Ali Khan
 Name of the Holding Company Director and Official
Vice President / Treasurer
 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
 March 7, 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 2805544
 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
American Heartland Bancshares, Inc.

Legal Title of Holding Company

P.O. Box 350

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

Sugar Grove IL 60554

City

State

Zip Code

670 N. Sugar Grove Parkway

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

S. Ali Khan Vice President Treasu

Name

Title

(630) 466-3551

Area Code / Phone Number / Extension

(630) 466-3563

Area Code / FAX Number

sakhan@americanheartlandbank.com

E-mail Address

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

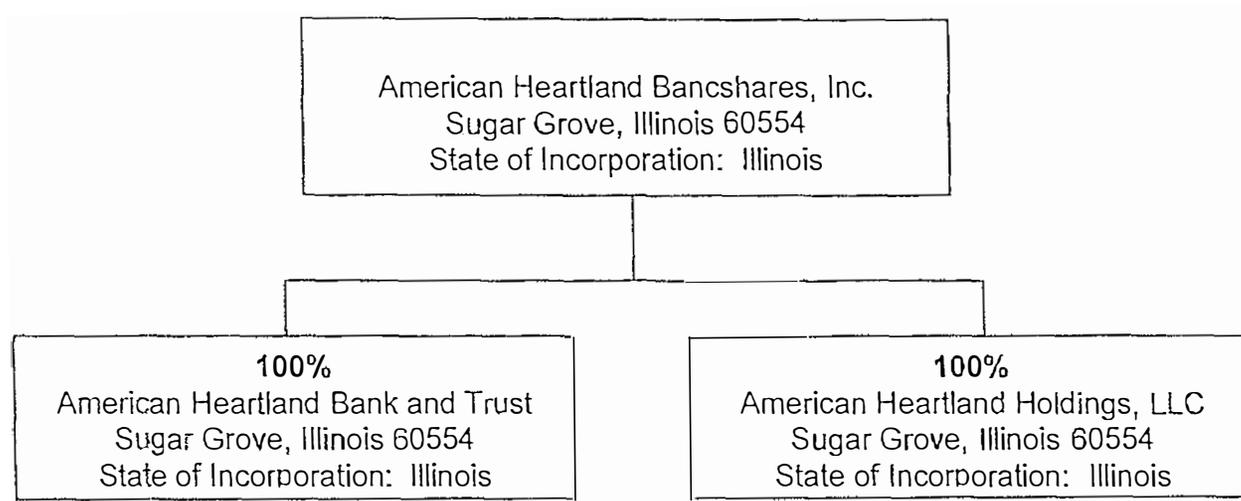
FR Y-6

Report Item 1b: Annual Reports to Shareholders

Attached hereto is the Company's consolidated financial statement dated December 31, 2015 as audited by the Company's independent auditors, BKD LLP.

Report Item 2a: Organization Chart

(1)



(2) N/A

(3) N/A

(4) American Heartland Holdings, LLC
Date of Incorporation: September 12, 2012
Managing Member

** No LEI for the above entities.

FR Y-6

Report Item 2B:

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*
OK	2/1/2000	Full Service (Head Office)	2805535	AMERICAN HEARTLAND BANK AND TRUST	670 N. Sugar Grove Pkwy, PO Box 350	SUGAR GROVE	IL	60554	KANE	UNITED STATES	76778	0	AMERICAN HEARTLAND BANK AND TRUST	2805535

Report Item 3: Shareholders
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
Jay D. Bergman Hinsdale, Illinois	USA	33,569,228 shares – 90.50% common stock

Report Item 4: Directors and Officers

12/31/15

(1) Names & Address	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4) (b) Percentage of Voting Shares in Subsidiaries	(4) (c) 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
Jay D. Bergman Hinsdale, IL	Oil/Gas Producer	Chairman of the Board	Chairman of the Board of Directors (American Heartland Bank and Trust)	President – PETCO Petroleum Corp. Hinsdale, IL	90.50%	N/A	J.D. Bergman Corp. (100%) Bergman Petroleum Corp. (100%) Bergman Oil & Gas, Inc. (100%) Elmo Supply Corp. (100%) PETCO Petroleum Corp. (100%) London Energy Corp. (100%)
David L. Janota Elgin, IL	N/A	President & Director	President (American Heartland Bank and Trust)	N/A	*	N/A	N/A
S. Ali Khan Naperville, IL	N/A	Treasurer & Director	Executive Vice President & Cashier (American Heartland Bank and Trust)	N/A	0%	N/A	N/A
Omar M. Najib Palos Hills, IL	Attorney	Director	Director (American Heartland Bank and Trust)	Attorney Palos Park, IL	4.90%	N/A	N/A
William A. Parrillo Chicago, IL	CPA	Director	Director (American Heartland Bank and Trust)	Owner – William A. Parrillo, Ltd. Chicago, IL	1.20%	N/A	William A. Parrillo, Ltd. (100%) Pera Backstrom & Associates (100%) Bill & Chris Investments (50%)

* Less than one percent (1%)