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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, John R. Oathout

Name of the Holding Company Director and Official

Executive Vice 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.

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

December 31, 2015

Month / Day / Year

none

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

Reporter's Name, Street, and Mailing Address

American National Bank of Beaver Dam ESOT

Legal Title of Holding Company

115 Front Street/PO Box 438

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

Beaver Dam

WI

53916

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donna Oathout

Accountant

Name

Title

920-885-2700

Area Code / Phone Number / Extension

920-885-2709

Area Code / FAX Number

doathout@anbnet.com

E-mail Address

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

Signature of Holding Company Director and Official

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.

3009938

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.

Ambanc Financial Services

Legal Title of Subsidiary Holding Company

115 Front Street/PO Box 130

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

Beaver Dam

WI

53916

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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Form FR Y-6

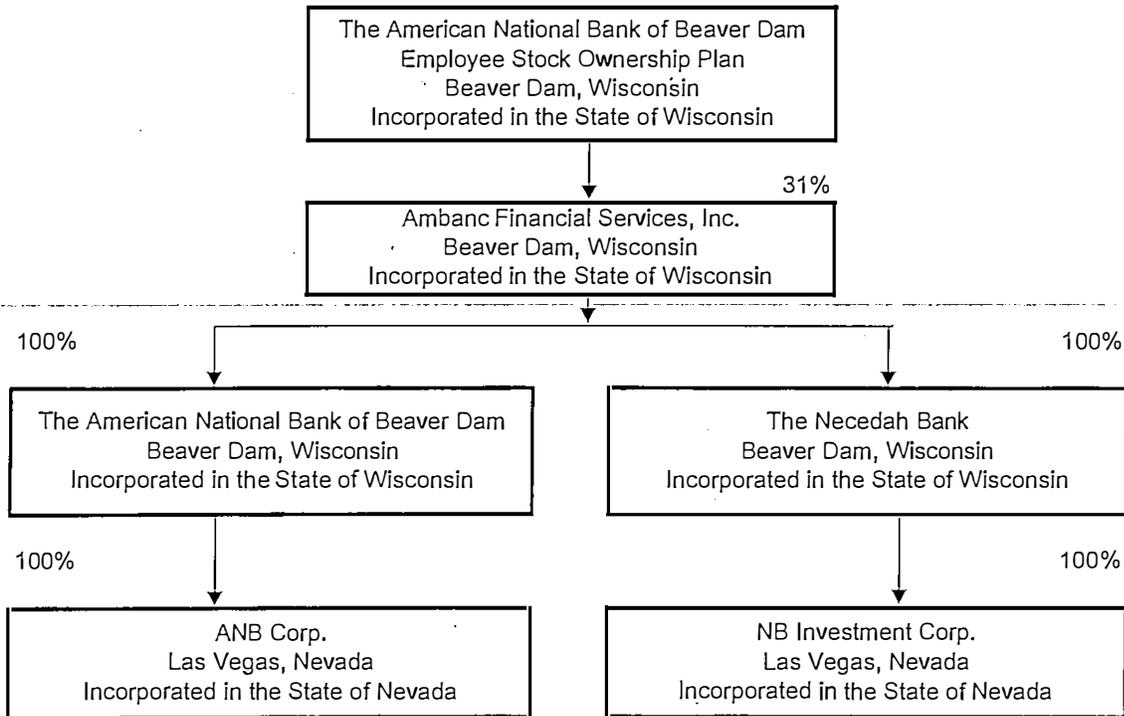
The American National Bank of Beaver Dam
Employee Stock Ownership Trust
Beaver Dam, WI
Fiscal Year Ending December 31, 2015

Report Item:

1 The BHC does not prepare an annual report for its shareholders.

2a Organizational Chart

***None of the entities have a Legal Entity Identifier.



Form FR Y-6
The American National Bank of Beaver Dam ESOP
Fiscal Year Ending December 31, 2015
Employee Stock Ownership Plan

Report Item 2b: Domestic Branch Listing

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 ID_RSSD*	Comments
OK		Full Service (Head Office)	510648	AMERICAN NATIONAL BANK OF BEAVER DAM, THE	115 FRONT STREET	BEAVER DAM	WI	53916	DODGE	UNITED STATES	3551	0	510648	
OK		Full Service	1999277	1519 NORTH SPRING STREET OFFICE	1519 NORTH SPRING STREET	BEAVER DAM	WI	53916	DODGE	UNITED STATES	207420	1	510648	
OK		Full Service	3507069	AMERICAN NATIONAL BANK BRANCH THE	120 FRANCES LANE	BEAVER DAM	WI	53916	DODGE	UNITED STATES	438917	4	510648	
OK		Full Service	866242	HELENVILLE BRANCH	W3308 US HIGHWAY 18	HELENVILLE	WI	53137	JEFFERSON	UNITED STATES	6113	2	510648	
OK		Full Service (Head Office)	786443	NECEDAH BANK, THE	212 SOUTH MAIN STREET	NECEDAH	WI	54646	JUNEAU	UNITED STATES	9552	0	786443	

Form FR Y-6

The American National Bank of Beaver Dam ESOP

The American National Bank of Beaver Dam

Employee Stock Ownership Plan

Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31			Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country or Citizenship or Incorporation	(1)(c) Number and % of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country or Citizenship or Incorporation	(2)(c) Number and % of Each Class of Voting Securities
N/A					

Form FR Y-6
 Ambanc Financial Services, Inc.
 Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31			Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country or Citizenship or Incorporation	(1)(c) Number and % of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country or Citizenship or Incorporation	(2)(c) Number and % of Each Class of Voting Securities

John B. McKinstry Beaver Dam, WI	USA	9,000 shares ~ 5.99%	N/A		
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Form FR Y-6

The American National Bank of Beaver Dam ESOP
The American National Bank of Beaver Dam
Employee Stock Ownership Plan
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Name City and State	(2) Occupation outside BHC	(3)(a) Title w/BHC (3)(b) Title w/Subsidiaries (3)(c) Title w/other Businesses	(4)(a) % of Voting Shares in BHC (4)(b) % of Voting Shares in Sub (4)(c) Names of other Companies w/% of voting shares
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No Director or Officer for American National Bank of Beaver Dam ESOP

Form FR Y-6
 Ambanc Financial Services, Inc.
 The American National Bank of Beaver Dam
 Employee Stock Ownership Plan
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Name City and State	(2) Occupation outside BHC	(3)(a) Title w/BHC (3)(b) Title w/Subsidiaries (3)(c) Title w/other Businesses	(4)(a) % of Voting Shares in BHC (4)(b) % of Voting Shares in Sub (4)(c) Names of other Companies w/% of voting shares
Edward C. Jacobs Beaver Dam, WI	n/a	(a) Director, President & CEO (b) Director, President & CEO The American National Bank ANB Corp - VP, Director The Necedah Bank - CEO NB Corporation - VP, Director (c) n/a	(a) 2.99% (b) n/a (c) n/a
John R. Oathout Beaver Dam, WI	n/a	(a) Director, Executive VP (b) Director, Executive VP The American National Bank ANB Corp - Director The Necedah Bank - AVP NB Corporation - Director (c) n/a	(a) 0.55% (b) n/a (c) n/a
Chester C. Linck Beaver Dam, WI	n/a	(a) Director (b) n/a (c) n/a	(a) 1.84% (b) n/a (c) n/a
Patricia Frankenstein Beaver Dam, WI	n/a	(a) Director, VP & Secretary (b) Senior VP & Cashier The American National Bank (c) n/a	(a) 0.03% (b) n/a (c) n/a
Martin E. Sell Beaver Dam, WI	President & CEO Rketek	(a) Director (b) Director, The American National Bank (c) President & CEO - Rketek	(a) 0.46% (b) n/a (c)
John M Belmonte Necedah, WI	President & CFO Necedah Screw Machine	(a) Director (b) Director, The Necedah Bank (c) President & CFO Necedah Screw Machine	(a) 0.03% (b) n/a (c) 25% - Necedah Screw Machine 25% Northwest Swiss Matic LLC