

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.

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

ANB Bancorp, Inc.

Legal Title of Holding Company

PO Box 549, 105 SW Church Street

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

Atlanta

IL

61723

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Rodney Alberts

Secretary

Name

Title

217-648-2315

Area Code / Phone Number / Extension

217-648-2225

Area Code / FAX Number

atlantanationalbank@mchsi.com

E-mail Address

N/A

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

I, Rodney Alberts

Name of the Holding Company Director and Official

Secretary

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

2/23/2016

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 **2971270**
C.I. _____

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

Form FR Y-6
ANB BANCORP, INC.
Atlanta, IL
Fiscal year ending December 31, 2015

Report Item 1a: Form 10-K Filed With the SEC

The Bank Holding Company is not registered with the SEC.

Report Item 1b: Annual Report to Shareholders

The Bank Holding Company (parent company only) financial statements are filed separately as part of this Annual Report. Consolidated financial statements are not normally prepared and certified financial statements are not required.

Report Item 2a: Organization Chart

ANB Bancorp
Atlanta, Illinois
Incorporated in Illinois
LEI: N/A

The Atlanta National Bank
100% owned by B.H.C.
Atlanta, Illinois
LEI: N/A

During 2015, Bank Holding Company did not directly or indirectly own, control or hold with power to vote 5% or more of the outstanding shares of any company other than its subsidiary, The Atlanta National Bank.

No LEI for the above entities

Report Item 2b: Branch Verification

Submitted via email to The Federal Reserve Bank of Chicago on 01/07/2016.

Results: A list of branches for your depository institution: ATLANTA NATIONAL BANK, THE (ID_RSSD: 672238).
 This depository institution is held by ANB BANCORP, INC. (2971270) of ATLANTA, IL.
 The data are as of 03/31/2016. Data reflects information that was received and processed through 04/05/2016.

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>.

* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	672238	ATLANTA NATIONAL BANK, THE	305 SOUTHWEST CHURCH STREET	ATLANTA	IL	61723	LOGAN	UNITED STATES	2291	0	ATLANTA NATIONAL BANK, THE	672238	
OK		Full Service	2365507	MCLEAN BANKING CENTER	FRANKLIN ST & HAMILTON ST	MCLEAN	IL	61754	MCLEAN	UNITED STATES	223044	1	ATLANTA NATIONAL BANK, THE	672238	

Form FR Y-6
ANB BANCORP, INC.
Atlanta, IL
Fiscal year ending December 31, 2015

Report Item 3: Security Holders

Report Item 3(1)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015:

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares Owned</u>
Ray E. Thompson, Jr. Galesburg, IL, USA	USA	29 shares, 6.1%
Robert J. Thompson Trust Douglas Thompson, Trustee Atlanta, IL, USA	USA	35 shares, 7.4%
William N. Thompson Trust William N. Thompson, Trustee Champaign, IL, USA	USA	29 shares, 6.1%
Kathryn A. Thompson Trust Kathryn A. Thompson, Trustee Atlanta, IL, USA	USA	5 shares, 1.0%

Report Item 3(2)

Security holders not listed in 3(1) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015:

<u>Name and Address</u>	<u>Citizenship</u>	<u>Shares Owned</u>
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N/A

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ANB BANCORP, INC.
Atlanta, IL
Fiscal year ending December 31, 2015

Report Item 4: Insiders:

Name and Address	Principal Occupation	Title and Position			Percentage of Common Stock Owned		
		Bank Holding Company	Subsidiary	Other Business Companies	Bank Holding Company	Subsidiary	Other Business Company
Robert J. Thompson Trust Douglas Thompson, Trustee Atlanta, IL, USA	Retired	None	None	None	7.40%	None	None
Rodney L. Alberts Lincoln, IL, USA	CEO	Secretary, Director	Secretary - The Atlanta National Bank	None	2.80%	None	None
Carl E. Smith Atlanta, IL, USA	Retired	V.P.	V.P. - The Atlanta National Bank	None	2.00%	None	None
John A. Haning Minier, IL, USA	Construction	President	President - The Atlanta National Bank	President - Huffman Farm Supply, Inc.	3.80%	None	50%
James C. McKown, Jr. Atlanta, IL, USA	Seed Research/ Production	Director	None	None	0.20%	None	None
Frank A. Hoblit Atlanta, IL, USA	Farmer	None	None	None	4.20%	None	None
Samuel D. Hoblit Middle Island, NY, USA	Retired	None	None	None	4.00%	None	None
Susan R. Hoblit Atlanta, IL, USA	Interior Decorator	None	None	None	3.60%	None	None
James & Jacqueline McKown Atlanta, IL, USA	Seed Co Owners/ Farmer	None	None	President Heartland Seed, Inc.	1.00%	None	50%
James McKown Trust James McKown, Trustee Atlanta, IL, USA	None	None	None	None	0.40%	None	None
Jacqueline McKown Trust Jacqueline McKown, Trustee Atlanta, IL, USA	None	None	None	None	0.40%	None	None
Anne M. Hutchcraft Atlanta, IL, USA	Owner Auto Dealership	None	None	Coy's Car Corner, Inc.	0.20%	None	90%
Richard L. McKown Atlanta, IL, USA	Owner Seed Production	None	None	Heartland Seed, Inc.	0.40%	None	50%
Ray E. Thompson, Jr. Galesburg, IL, USA	Retired	None	None	None	6.10%	None	None
William N. Thompson Trust William N. Thompson, Trustee Champaign, IL, USA	Retired	None	None	None	6.10%	None	None
Kathryn A. Thompson Trust Kathryn A. Thompson, Trustee Atlanta, IL, USA	Retired	None	None	None	1.00%	None	None