



COPY

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

AmBank Holdings, Inc.

Legal Title of Holding Company

4301 East 53rd Street

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

Davenport

IA

52807

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Paul A. Lamoureux

Ass't Sec & Ass't Treasurer

Name

Title

563-441-6594

Area Code / Phone Number / Extension

563-441-6588

Area Code / FAX Number

plamoureux@ambankqc.com

E-mail Address

N/A

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

I, **John D. Timmer**

Name of the Holding Company Director and Official

Chairman of the Board

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 21, 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

1138610

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:

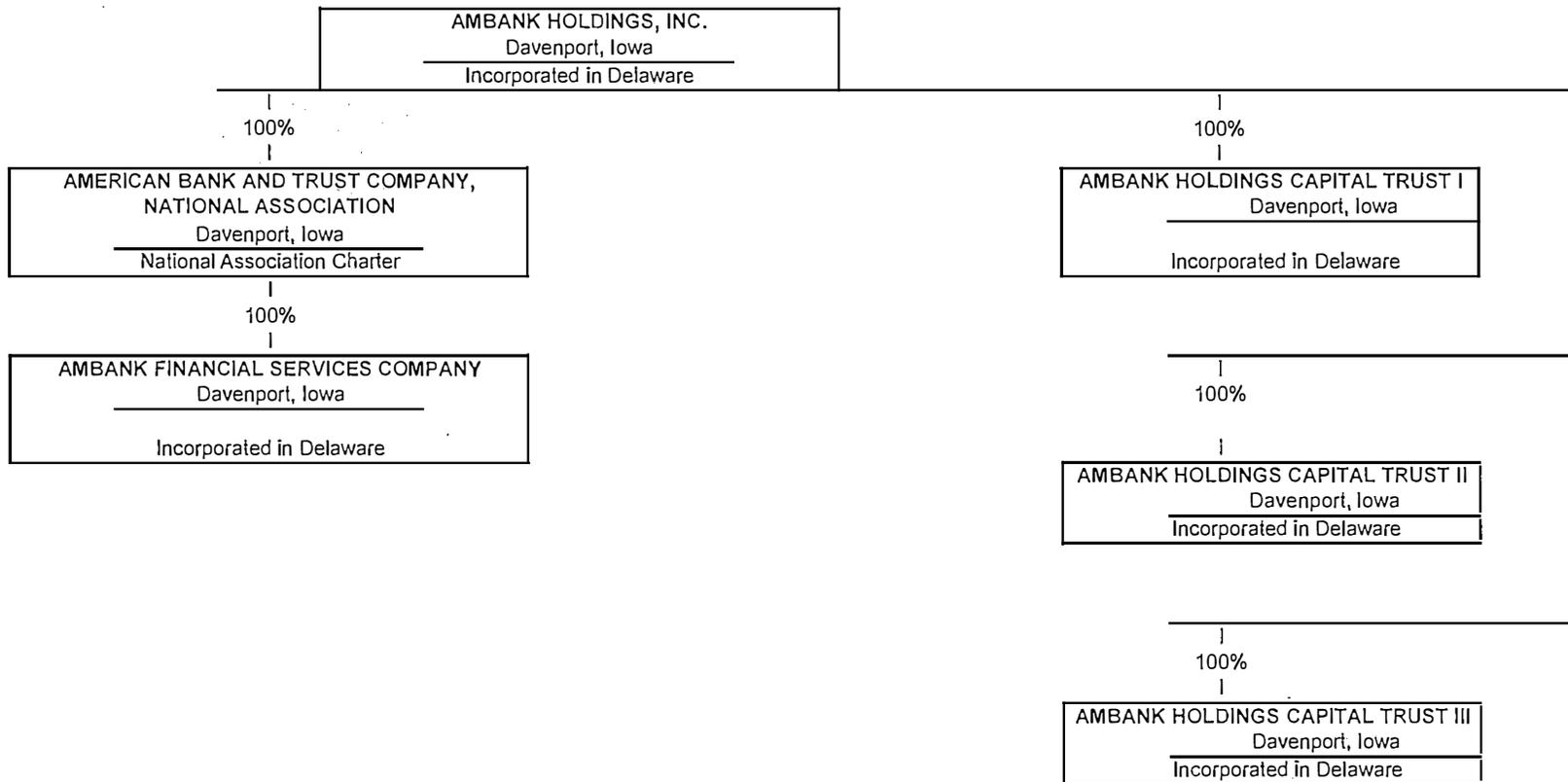
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

ORGANIZATIONAL CHART

12/31/2015

Revised



Note: All entities do not have a LEI.

Results: A list of branches for your depository institution: **AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION (ID_RSSD: 2733263)**.
 This depository institution is held by **AMBANK HOLDINGS, INC. (1138610)** of **DAVENPORT, IA**.
 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2733263	AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	4301 EAST 53RD STREET	DAVENPORT	IA	52807	SCOTT	UNITED STATES	62129		0 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	2902032	ELBURN BRANCH	8 SOUTH MAIN STREET	ELBURN	IL	60119	KANE	UNITED STATES	81327		7 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	3528091	GENEVA BRANCH	1542 SOUTH RANDALL ROAD	GENEVA	IL	60134	KANE	UNITED STATES	360176		5 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	3528121	MILAN HY-VEE BRANCH	201 10TH AVENUE WEST	MILAN	IL	61254	ROCK ISLAND	UNITED STATES	443065		8 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	1979372	MOLINE BRANCH	4051 AVENUE OF THE CITIES	MOLINE	IL	61265	ROCK ISLAND	UNITED STATES	273348		3 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	1979363	DOWNTOWN BRANCH	1600 FOURTH AVENUE	ROCK ISLAND	IL	61201	ROCK ISLAND	UNITED STATES	45624		2 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	2097013	FRIENDSHIP MANOR BRANCH	1209 21ST AVENUE	ROCK ISLAND	IL	61201	ROCK ISLAND	UNITED STATES	290860		4 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Full Service	46549	HILLTOP BRANCH	3730 18TH AVENUE	ROCK ISLAND	IL	61201	ROCK ISLAND	UNITED STATES	13653		1 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	
OK		Trust	3680038	ST CHARLES TRUST OFFICE	2580 FOXFIELD ROAD, FLOOR 2	SAINT CHARLES	IL	60174	KANE	UNITED STATES	450637		12 AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	2733263	

AmBank Holdings, Inc.

12/31/2015

5% Shareholders

		<u># of Shares</u>	<u>% Ownership</u>
Atlantic Financial Holdings I Trust, under Trust dated 9-16-11	Trustee: V R Alla	19,407	
Atlantic Financial Holdings II Trust, under Trust dated 9-16-11	Trustee: V R Alla	19,407	
Atlantic Financial Holdings III Trust, under Trust dated 9-16-11	Trustee: V R Alla	19,407	
Atlantic Financial Holdings IV Trust, under Trust dated 9-16-11	Trustee: V R Alla	588	
Venkateswararao R Alla (individually)		<u>200</u>	
Total (Venkateswararao R Alla control)			<u>59,009</u> 44.87%
<hr/>			
Stanley H Coin, as Trustee under Declaration of Trust dated 1-9-79		11,253	
Kay B. Coin (wife of Stanley Coin)		<u>3,457</u>	14,710 11.19%
		Total # of shares O/S	131,504
		Grand Total	<u>131,504</u>

REPORT ITEM 4
INSIDERS

- 1) Name and Address:

Rakesh Alla
Rock Island, IL
- 2) Principal occupation, if other than with the holding company organization:

Healthcare Administration
- 3) Title or position with:
 - a) the bank holding company:

Director
 - b) all direct and indirect subsidiaries of the bank holding company:

Director, Chairman & President – American Bank and Trust Company,
N.A
Director & Chairman – AmBank Financial Services Company
 - c) any other business company in which the person is a director, trustee,
partner, or executive officer:

Quad Cities Kidney Center, Ltd – Director & COO
United Dialysis Centers, LLC – Director & COO
RRS Investments, LP – Limited Partner
- 4) Number of shares and percentage of each class of voting securities owned,
controlled, or held with the power to vote in:
 - a) the bank holding company:

600 shares common stock (0.46%)
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company, if 25 percent or more of its outstanding
voting securities or proportionate interest in partnership are held:

United Dialysis Centers, LLC – 300 shares (30% Ownership)

REPORT ITEM 4

INSIDERS

- 1) Name, City and State:
Kay B. Coin
Rock Island, IL
- 2) Principal occupation, if other than with the holding company organization:
None
- 3) Title or position with:
- a) the bank holding company:
None
- b) all direct and indirect subsidiaries of the bank holding company:
None
- c) any other business company in which the person is a director, trustee, partner, or executive officer:
See partnership listed below.
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
- a) the bank holding company:
14,710 shares common stock (11.19%) in concert.
- b) all direct and indirect subsidiaries of the bank holding company:
None
- c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:
Stanley H Coin & Kay B Coin Limited Partnership 27.51% Partner

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REPORT ITEM 4

INSIDERS

- 1) Name, City and State:
Stanley H. Coin
Rock Island, IL
- 2) Principal occupation, if other than with the holding company organization:
None
- 3) Title or position with:
- a) the bank holding company:
Director
 - b) all direct and indirect subsidiaries of the bank holding company:
Director - American Bank and Trust Company, N.A.
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:
See partnerships listed below.
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
- a) the bank holding company:
14,710 shares common stock (11.19%)
 - b) all direct and indirect subsidiaries of the bank holding company:
None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

GENEVA PARTNERS	50% Partner
Stanley H Coin & Kay B Coin Limited Partnership	27.51% Partner

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REPORT ITEM 4

INSIDERS

- 1) Name, City, and State:

James V. Russell
Bettendorf, IA
- 2) Principal occupation, if other than with the holding company organization:

CEO of Russell Construction Company
- 3) Title or position with:
 - a) the bank holding company:

Director & Vice Chairman
 - b) all direct and indirect subsidiaries of the bank holding company:

Director - American Bank and Trust Company, N.A.
Director - AmBank Financial Services Company
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

Officer and Director - Russell Construction Company, Inc.
Director - The Vernon Company
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

800 shares common stock (0.61%)
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

Russell Construction Company, Inc. - 72%
TBA. LLC - 100%
S.J. RUSSELL, LLC - 100%

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REPORT ITEM 4

INSIDERS

- 1) Name, City, and State:
Steven R. Schroder
Rock Island, IL
- 2) Principal occupation, if other than with the holding company organization:
Insurance Agent
- 3) Title or position with:
 - a) the bank holding company:
Director
 - b) all direct and indirect subsidiaries of the bank holding company:
Director – American Bank and Trust Company, N.A.
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:
President – E.H. Schroder Insurance Agency, Inc.
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:
3,375 shares common stock (2.57%)
 - b) all direct and indirect subsidiaries of the bank holding company:
None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:
E.H. Schroder Insurance Agency, Inc. 50%
###

REPORT ITEM 4

INSIDERS

- 1) Name and Address:

Matthew J. Stern
Rock Island, IL
- 2) Principal occupation, if other than with the holding company organization:

President & CFO – Stern Beverage, Inc.
CEO & CFO – Nature’s Treatment of Illinois, Inc.
- 3) Title or position with:
 - a) the bank holding company:

Director
 - b) all direct and indirect subsidiaries of the bank holding company:

Director – American Bank and Trust Company, N.A.
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

Stern Beverage, Inc – Owner & President & CFO
Specialty Distributing of Illinois, LLC – Owner
Eagles Nest – Owner
MJ Storm Investments, LLC – President
Rock Island Center Building, LLC – Owner
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

125 shares common stock (0.10%)
 - b) all direct and indirect subsidiaries of the bank holding company:

None

- c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

Stern Beverage, Inc. – Owns 25%

Specialty Distributing of Illinois, LLC – Owns 50%

Eagles Nest – Owns 50%

MJ Storm Investments, LLC – Wife owns 100%

Rock Island Center Building, LLC – Owns 100%

###

REPORT ITEM 4

INSIDERS

- 1) Name and Address:

John D. Timmer
Moline, IL
- 2) Principal occupation, if other than with the holding company organization:

CPA – Timmer and Associates, CPA, PC
Registered Principal – Securities America, Inc
- 3) Title or position with:
 - a) the bank holding company:

Director and Chairman
 - b) all direct and indirect subsidiaries of the bank holding company:

Director & Vice Chairman – American Bank and Trust Company, N.A.
Director & Vice Chairman – AmBank Financial Services Company
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

Timmer And Associates, CPA PC – President
TAA RE, Inc – President
TAA RE Holdings, LP – Managing Partner
Illowa Funding, LLC – Treasurer
MR RE, LLC – Managing Member
Oakwood Country Club – President
Friendship Manor, Inc. – Director
IDC RE Holdings, LLC – Managing Member
Asgard Investments, LLC – Managing Member
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

200 shares common stock (0.15%)

b) all direct and indirect subsidiaries of the bank holding company:

None

c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

Timmer And Associates, CPA PC – Voting 98%

TAA RE, Inc – Voting 100%

TAA RE Holdings, LP – Voting 100%

Illowa Funding, LLC – Voting 33.3%

MR RE, LLC – Voting 50%

IDC RE Holdings, LLC – Voting 50%

Asgard Investments, LLC – Voting 50%

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REPORT ITEM 4

INSIDERS

- 1) Name and Address:

Vernon M. Wegerer
Moline, IL
- 2) Principal occupation, if other than with the holding company organization:

Retired Engineer/Consultant to KJWW Engineering
- 3) Title or position with:
 - a) the bank holding company:

Director
 - b) all direct and indirect subsidiaries of the bank holding company:

Director – American Bank and Trust Company, N.A.
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

None
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

4,225 shares common stock (3.21%)
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

None

###

REPORT ITEM 4

INSIDERS

1) Name and Address:

Andrew J. Guzzo
Coal Valley, IL

2) Principal occupation, if other than with the holding company organization:

N/A

3) Title or position with:

a) the bank holding company:

None

b) all direct and indirect subsidiaries of the bank holding company:

EVP & Chief Business Development Officer – American Bank and Trust
Company, N.A.
President – AmBank Financial Services Company

c) any other business company in which the person is a director, trustee,
partner, or executive officer:

None

4) Number of shares and percentage of each class of voting securities owned,
controlled, or held with the power to vote in:

a) the bank holding company:

350 shares common stock (0.27%)

b) all direct and indirect subsidiaries of the bank holding company:

None

c) any other business company, if 25 percent or more of its outstanding
voting securities or proportionate interest in partnership are held:

None

###

REPORT ITEM 4

INSIDERS

- 1) Name and Address:

John T. Kustes
East Moline, IL
- 2) Principal occupation, if other than with the holding company organization:

N/A
- 3) Title or position with:
 - a) the bank holding company:

President, CEO & Secretary
 - b) all direct and indirect subsidiaries of the bank holding company:

CEO & Secretary – American Bank and Trust Company, N.A.
Secretary – Ambank Financial Services Company
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

Member of Board of Trustees – Friendship Manor, Inc., Rock Island, IL
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

200 shares common stock (0.15%)
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

None

###

REPORT ITEM 4

INSIDERS

- 1) Name and Address:

Lisa M. Winterlin
Bettendorf, IA
- 2) Principal occupation, if other than with the holding company organization:

N/A
- 3) Title or position with:
 - a) the bank holding company:

CFO & Treasurer
 - b) all direct and indirect subsidiaries of the bank holding company:

EVP & CFO – American Bank and Trust Company, N.A.
Treasurer – AmBank Financial Services Company
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

None
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

None
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

None

###

REPORT ITEM 4
INSIDERS
(Principal Securities Holder)

- 1) Name and Address:

Venkateswararao Alla
Rock Island, IL
- 2) Principal occupation, if other than with the holding company organization:

Physician
- 3) Title or position with:
 - a) the bank holding company:

Shareholder
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company in which the person is a director, trustee, partner, or executive officer:

Quad Cities Kidney Center, Ltd – CEO, Director
United Dialysis Centers, LLC – CEO, Director
RRS Investments, LP – General Partner
- 4) Number of shares and percentage of each class of voting securities owned, controlled, or held with the power to vote in:
 - a) the bank holding company:

59,009 shares common stock (44.87%)
 - b) all direct and indirect subsidiaries of the bank holding company:

None
 - c) any other business company, if 25 percent or more of its outstanding voting securities or proportionate interest in partnership are held:

None

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