

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

COPY

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, Richard A. Meyer

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.

Richard A. Meyer
 Signature of Holding Company Director and Official

2/12/16
 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 Reserve Bank Use Only

RSSD ID 1203107
 C.I. _____

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

Byron Bancshares, Inc

Legal Title of Holding Company

PO Box 901

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

<u>Byron</u>	<u>IL</u>	<u>61010</u>
City	State	Zip Code

200 N. Walnut Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Richard A. Meyer Secretary

Name Title

815-234-2561

Area Code / Phone Number / Extension

815-234-2055

Area Code / FAX Number

rmeyer@byronbank.com

E-mail Address

n/a

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

BYRON BANCSHARES, INC.

REPORT ITEMS

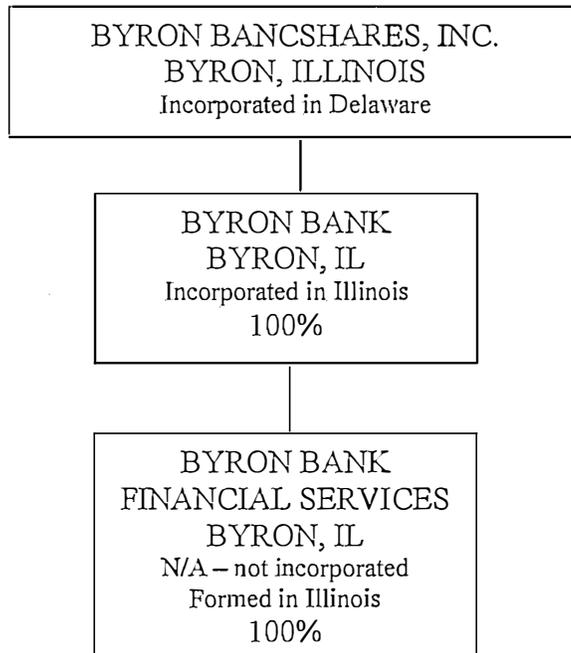
December 31, 2015

Item 1—Annual Reports to Shareholders

Byron Bancshares does not normally prepare annual reports for its shareholders.

Item 2a—Organization Chart

An organization chart showing the bank holding company's direct and indirect ownership and control of all its bank and non-bank subsidiaries both foreign and domestic:



Byron Bank Financial Services operates as an insurance agency with five employees. It does not sell property and casualty insurance.

The bank does not have any non-controlled investments greater than 5% but less than 25% owned by the bank holding company.

All entities do not have an LEI.

Results: A list of branches for your depository institution: BYRON BANK (ID_RSSD: 325534).
 This depository institution is held by BYRON BANCSHARES, INC. (1203107) of BYRON, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	325534		BYRON BANK	200 NORTH WALNUT STREET	BYRON	IL	61010	OGLE	UNITED STATES	580	0	BYRON BANK		325534	
OK		Full Service	2083753		BLACKHAWK STREET FACILITY	201 WEST BLACKHAWK DRIVE	BYRON	IL	61010	OGLE	UNITED STATES	186599	1	BYRON BANK		325534	
OK		Full Service	3691276	15653	NORTH JUNCTION WAY OFFICE	15653 NORTH JUNCTION WAY	DAVIS JUNCTION	IL	61020	OGLE	UNITED STATES	480046	4	BYRON BANK		325534	
OK		Full Service	3609093	111159	HIGHWAY 76 OFFICE	111159 HIGHWAY 76	POPLAR GROVE	IL	61065	BOONE	UNITED STATES	446837	2	BYRON BANK		325534	

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Byron Bancshares, Inc
Byron, IL
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of</u> fiscal year ending 12/31/15			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the 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	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Ben Barton Byron, IL	USA	485- 11% Voting Stock	n/a	n/a	n/a
Gail Barton Byron, IL	USA	1716- 40% Voting Stock			
Jan Barton Baker Trust Byron, IL	USA	347- 8% Voting Stock			
Jennifer Barton Baker Trust Byron, IL	USA	347- 8% Voting Stock			
Julie Barton Baker Trust Byron, IL	USA	347- 8% Voting Stock			
Kim Stempel Trust San Rafael, CA	USA	334- 8% Voting Stock			
Kirk Nortridge Trust Chicago, IL	USA	333- 8% Voting Stock			

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Byron Bancshares
Byron, 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 Holding Company	Title & Position with 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 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)
Ben L. Barton Byron, IL USA	Chairman of the Board- Byron Bank	President	N/A	N/A	11%	N/A	N/A
Gail A. Barton Byron, IL USA	VP Marketing- Byron Bank	Vice-President	N/A	N/A	40%	N/A	N/A
Rick A. Meyer Byron, IL USA	Chief Financial Officer - Byron Bank	Secretary / Director	N/A	N/A	0%	N/A	N/A
Jennifer L. Baker Byron, IL USA	VP Finance - Byron Bank	Treasurer	N/A	N/A	1%	N/A	N/A