



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, Jeffery A. Bonnett
Name of the Holding Company Director and Official
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.


Signature of Holding Company Director and Official
03/20/2016
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 2909853
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

Community Investment Group, Ltd.

Legal Title of Holding Company

PO Box 200

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

Havana IL 62644

City State Zip Code

112 S. Orange, Havana, IL. 62644

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeffery Bonnett President

Name Title

309-543-3361

Area Code / Phone Number / Extension

309-543-2601

Area Code / FAX Number

Jeff.Bonnett@havanabank.com

E-mail Address

http://www.havanabank.com

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."

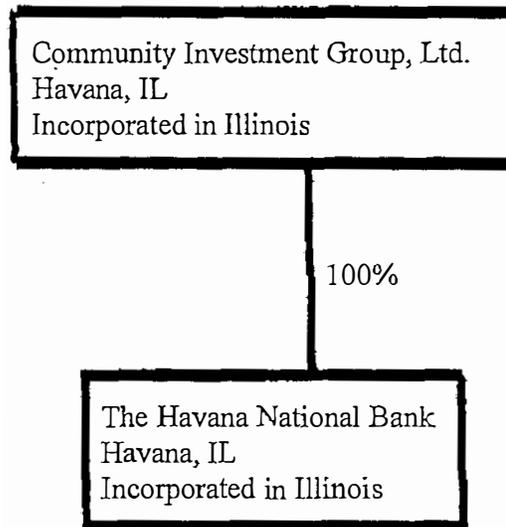
No

Form FR Y-6

Community Investment Group, Ltd.
PO Box 200
Havana, IL. 62644
Fiscal Year Ending December 31, 2015.

Report Item

1. CIG does prepare an annual report for it's shareholders. Enclosed are copies of this report.
- 2a. Organizational Chart



No LEI for the above entities

Results: A list of branches for your depository institution: HAVANA NATIONAL BANK, THE (ID_RSSD: 940731). This depository institution is held by COMMUNITY INVESTMENT GROUP, LTD. (2909853) of HAVANA, 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 FRY-10 reporting requirements, you must also submit FRY-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FRY-10 report may be submitted in a hardcopy format or via the FRY-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
		Full Service (Head Office)	940731	HAVANA NATIONAL BANK, THE	112 SOUTH ORANGE STREET	HAVANA	IL	62644	MASON	UNITED STATES	2352	0	HAVANA NATIONAL BANK, THE	940731	
		Full Service	2088413	GREEN VALLEY BRANCH	101 WEST MAIN STREET	GREEN VALLEY	IL	61534	TAZEWELL	UNITED STATES	237597	3	HAVANA NATIONAL BANK, THE	940731	
		Full Service	2913636	LEWISTOWN BRANCH	143 SOUTH MAIN STREET	LEWISTOWN	IL	61542	FULTON	UNITED STATES	43179	1	HAVANA NATIONAL BANK, THE	940731	
		Full Service	3609516	MANITO BRANCH	207 NORTH ADAMS	MANITO	IL	61546	MASON	UNITED STATES	457972	5	HAVANA NATIONAL BANK, THE	940731	
		Full Service	332644	SAN JOSE BRANCH	300 SOUTH SECONO	SAN JOSE	IL	62682	MASON	UNITED STATES	446232	4	HAVANA NATIONAL BANK, THE	940731	
		Full Service	4475464	VIRGINIA BRANCH	20883 IL ROUTE 125	VIRGINIA	IL	62691	CASS	UNITED STATES	Not Required	Not Required	HAVANA NATIONAL BANK, THE	940731	

Community Investment Group

FR Y-6

As of December 31, 2015

Report Item #3

Item 1A Name & Address	Item 1B	Item 1C
Cede and Company New York, NY.	USA	142,380 shares 14%
Richard Kahn Oakdale, MN	USA	128,368 shares 13%
Rita Armbrust Salem, IL	USA	93,454 shares 9%

Item 2A Name & Address	Item 2B	Item 2C
None		

Community Investment Group
 FY Y-6 as of 12/31/15
 Report Item #4 Directors, Executive Officers, and Principle Shareholders

Name & Address	Occupation	Title(s)	CIG Ownership	Other Ownership
Bradley Armbrust Easton, IL	Banker	Director(CIG) Director (HNB) CEO (HNB)	1%	50.00% Red Oaks Pottery 50.00% Armbrust Land Trust
Jeff Bonnett Havana, IL	Banker	President (CIG) President (HNB) Director (CIG) Director (HNB)	1%	25.00% MU Properties
Kenneth H. Emme Forest City, IL	Retired Banker	Director (CIG) Director (HNB)	1%	50.00% Emme Farms
Donald K. Gnuse Quincy, IL	Banker	Director (CIG) Director (HNB) Chairman (CIG) Chairman (HNB) Director (First Bankers Trustshares, Quincy, IL) Chairman (First Bankers Trustshares, Quincy, IL) Chairman (River Valley Bancshares) Director (River Valley Bancshares) Chairman (United State Bank) Director (United State Bank)	1%	13.00% River Valley Bancshares 9.00% First Bankers Trustshares
Ronald Hackman Havana, IL	Farmer	Director (CIG) Director (HNB)	1%	50.00% Hackman Farms
Jerome Hurley Havana, IL	Funeral Director	Director (CIG) Director (HNB)	2%	100% Hurley Funeral
William Knuppel Manito, IL	Attorney	Director (CIG) Director (HNB)	1%	25.00% Knuppel and Lindner Law Firm
Blake Lindner Havana, IL	Attorney	Director (CIG) Director (HNB)	1%	75.00% Knuppel and Lindner Law Firm
James Morgan Havana, IL	Retired Grocer	Director (CIG) Director (HNB)	1%	None
Steve Morgan Havana, IL	Attorney	Director (CIG) Director (HNB)	1%	50.00% Perbix and Morgan Law Firm
Shelley Spratt Lewistown, IL	Banker	Secretary, Treas (CIG) Vice President (HNB)	0%	None
Cede & Co New York, NY			14%	Unknown
Richard Kahn Oakdale, MN	Retired Banker		13%	100% L. Kahn & Son Steel