



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, Frederick Kuhlmeier

Name of the Holding Company Director and Official

President and CEO

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

02/04/2016

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 1208148
C.I. _____

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

First Lena Corporation

Legal Title of Holding Company

102 West Main St./ PO Box 396

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

<u>Lena</u>	<u>IL</u>	<u>61048</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Amy Baker CFO

Name Title

815-369-4524

Area Code / Phone Number / Extension

815-369-5269

Area Code / FAX Number

amyb@csbnw.com

E-mail Address

www.csbnw.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:

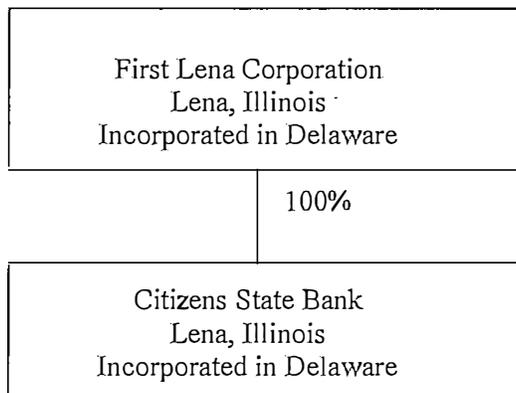
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

FIRST LENA CORPORATION
Attachment to FR Y-6
2015

Report Item 1: See attached copy of the annual report prepared for shareholders.

Report Item 2a: Organizational Chart – All entities do not have a LEI



Report Item 2b: Domestic Branch listing was verified and emailed on 02/03/2016.

Item 3(1): See attached list

Item 3(2): None

Item 4: See attached list

Results: A list of branches for your depository institution: **CITIZENS STATE BANK (ID_RSSD: 356239)**.
 This depository institution is held by **FIRST LENA CORPORATION (1208148)** of **LENA, 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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	356239	CITIZENS STATE BANK	102 WEST MAIN STREET	LENA	IL	61048	STEPHENSON	UNITED STATES	6701	0	CITIZENS STATE BANK	356239	
OK		Full Service	3846647	FREEPORT BRANCH	1525 SOUTH FOREST ROAD	FREEPORT	IL	61032	STEPHENSON	UNITED STATES	483216	3	CITIZENS STATE BANK	356239	
OK		Full Service	982535	133 WEST FRONT AVENUE OFFICE	133 WEST FRONT AVENUE	STOCKTON	IL	61085	JO DAVIESS	UNITED STATES	2342	2	CITIZENS STATE BANK	356239	

First Lena Corporation
Lena, 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 end.			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.		
(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
Thelma Holmes Duft Lena, IL, USA	USA	46,400 11% Common Stock	N/A	N/A	N/A
Donald Rees Trust Donald Rees Trustee Lena, IL, USA	USA	16,230 4% Common Stock			
Dorothy Ilene Rees Trust Dorothy Ilene Rees Trustee Lena, IL, USA	USA	16,230 4% Common Stock			
Ray Stamm Trust Ray Stamm Trustee Lena, IL, USA	USA	35,890 9% Common Stock			
Steven Chesney Freeport, IL, USA	USA	34,961 8% Common Stock			
Fred Wenger Trust Fred Wenger Trustee Davis, IL, USA	USA	16,000 4% Common Stock			
Phyllis Wenger Trust Phyllis Wenger Trustee Davis, IL, USA	USA	16,000 4% Common Stock			
Mary Leamon Trust Mary Leamon Trustee Lena, IL, USA	USA	13,120 3% Common Stock			
Jack Leamon Trust Jack Leamon Trustee Lena, IL, USA	USA	14,720 4% Common Stock			

FR Y-6

First Lena Corporation
Lena, 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)
Dean Holmes Lena, IL, USA	Farming	Director & Chairman	Director Citizens State Bank	N/A	0.43%	N/A	N/A
Frederick Kuhlmeier Dakota, IL, USA	N/A	Director & CEO	Director & President Citizens State Bank	N/A	0.74%	N/A	N/A
James Raders Lena, IL, USA	Insurance Agent	Director	Director Citizens State Bank	West Point Mutual - Manager Raders Insurance Agency - Owner	1%	N/A	N/A
Thelma Holmes Duff Lena, IL, USA	Retired	N/A	N/A	N/A	11%	N/A	N/A
Erwin Zueger Stockton, IL, USA	Service Center Manager	Director	Director Citizens State Bank	Stockton Service Center - Manager	0.19%	N/A	Stockton Service Center - 50%
Kevin Kellner Pearl City, IL, USA	Farming	Director	Director Citizens State Bank	N/A	0.07%	N/A	Kellner Farms Partnership - 76%
Carl Lingle Winslow, IL, USA	Architect	Director	Director Citizens State Bank	Lingle Design Group Inc. - Owner	0.12%	N/A	Lingle Design Group Inc. - 60% Rocky Ridge Red Angus - 50%
Craig Knaack Freeport, IL, USA	Retired	Director	Director Citizens State Bank	N/A	0.12%	N/A	N/A
Jonathan Freidag Lanark, IL, USA	CPA	Director	Director Citizens State Bank	CPA - Freidag and Associates	0.07%	N/A	N/A
Joel Kempel Pearl City, IL, USA	N/A	N/A	Executive Vice President Citizens State Bank	N/A	0.43%	N/A	N/A
Jessica Engle Elizabeth, IL, USA	N/A	Secretary	Human Resource Director Citizens State Bank	N/A	0.00%	N/A	N/A
Michael Mammoser Stockton, IL, USA	N/A	N/A	Vice President Citizens State Bank	N/A	0.13%	N/A	N/A
Kelly Raab Warren, IL, USA	N/A	N/A	Chief Operating Officer Citizens State Bank	N/A	N/A	N/A	N/A
Amy Baker Winslow, IL, USA	N/A	Treasurer	Chief Financial Officer Citizens State Bank	N/A	0.02%	N/A	N/A
Mindy Borgmann Dakota, IL, USA	N/A	N/A	Vice President Citizens State Bank	N/A	0.01%	N/A	N/A