



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, Donald J. Harris

Name of the Holding Company Director and Official

Chairman, CEO & 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

[Signature]
3/22/2016

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
 C.I.

2491816

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 Ottawa Bancshares, Inc.

Legal Title of Holding Company

701 LaSalle St

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

Ottawa

IL

61350

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cheryl Gage

Corporate Secretary

Name

Title

815-434-0044 256

Area Code / Phone Number / Extension

815-434-0307

Area Code / FAX Number

cgage@firstottawa.com

E-mail Address

www.firstottawa.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

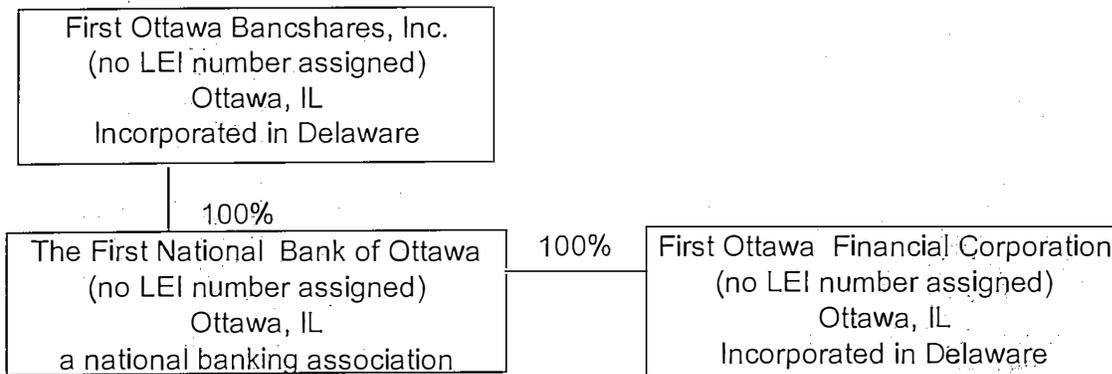
Form FR Y-6

First Ottawa Bancshares, Inc.
Ottawa, IL
Fiscal Year Ending December 31, 2015

Report Item

1: Annual Report to Shareholders
The bank holding company prepared an annual report for shareholders and is not registered with the SEC. A copy will be provided when available.

2a: Organizational Chart



2b: Branch Data Verification
Submitted via email on 3/15/2016

Results: A list of branches for your holding company: **FIRST OTTAWA BANCSHARES, INC. (2791816) of OTTAWA, 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 UNNUM, 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 UNNUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	856243	FIRST NATIONAL BANK OF OTTAWA, THE	701 LASALLE STREET	OTTAWA	IL	61350	LA SALLE	UNITED STATES	2385	0	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Full Service	3508673	MORRIS BRANCH	1771 NORTH DIVISION STREET	MORRIS	IL	60450	GRUNDY	UNITED STATES	429750	6	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Limited Service	2090546	NORTHFIELD BRANCH	2771 NORTH COLUMBUS STREET	OTTAWA	IL	61350	LA SALLE	UNITED STATES	201800	3	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Limited Service	2097947	PLAZA OFFICE	300 WEST MADISON STREET	OTTAWA	IL	61350	LA SALLE	UNITED STATES	201798	1	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Limited Service	2071088	SOUTH BRANCH	601 STATE STREET	OTTAWA	IL	61350	LA SALLE	UNITED STATES	201799	2	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Full Service	3508703	STREATOR MAIN BRANCH	409 EAST BRIDGE STREET	STREATOR	IL	61364	LA SALLE	UNITED STATES	2408	4	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Full Service	3508655	STREATOR NORTH	2324 NORTH BLOOMINGTON STREET	STREATOR	IL	61364	LA SALLE	UNITED STATES	201859	5	FIRST NATIONAL BANK OF OTTAWA, THE	856243	
OK		Full Service	3508637	YORKVILLE BRANCH	1459 CANNONBALL TRAIL	YORKVILLE	IL	60560	KENDALL	UNITED STATES	441905	7	FIRST NATIONAL BANK OF OTTAWA, THE	856243	

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First Ottawa Bancshares, Inc.
 Ottawa, 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(a)(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
None.			None.		

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First Ottawa Bancshares, Inc.
Ottawa, 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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
Bradley J. Armstrong Ottawa, IL, USA	Certified Financial Planner	Director	Director (First National Bank of Ottawa; First Ottawa Financial Corp)	President (Armstrong & Associates)	1.10%	N/A	N/A
John L. Cantlin Ottawa, IL, USA	Attorney	Director	Director (First National Bank of Ottawa; First Ottawa Financial Corp)	Owner (The Cantlin Law Firm)	1.41%	N/A	N/A

(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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
Lynn M. Dubajic Yorkville, IL, USA	Economic Developer	Director	Director (First National Bank of Ottawa; First Ottawa Financial Corp)	Owner (DLK,LLC Business and Economic Development)	0.005%	N/A	N/A
Steven M. Gonzalo Ottawa, IL, USA	N/A	Director & Executive Vice President	Director & President/CEO (First National Bank of Ottawa) Director & President (First Ottawa Financial Corp)	N/A	1.57%	N/A	N/A
Donald J. Harris Ottawa, IL, USA	N/A	Director & Chairman, Chief Executive Officer & President	Director & Chairman (First National Bank of Ottawa; First Ottawa Financial Corp)	N/A	1.51%	N/A	N/A

(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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
Michael T. Reagan Ottawa, IL, USA	Attorney	Director	Director (First National Bank of Ottawa; First Ottawa Financial Corp)	Owner (Law Offices of Michael T. Reagan)	0.08%	N/A	N/A
Thomas P. Rooney Ottawa, IL, USA	Oral & Maxillofacial Surgeon	Director & Vice Chairman/ Lead Independent Director	Director & Vice Chairman/Lead Independent Director (First National Bank of Ottawa; First Ottawa Financial Corp)	Partner (Illinois Valley Oral Surgeons, P.C.)	1.44%	N/A	N/A
William K. Walsh Ottawa, IL, USA	Automobile Sales Service & Leasing	Director	Director (First National Bank of Ottawa; First Ottawa Financial Corp)	Vice President (Bill Walsh Automotive Group)	1.40%	N/A	N/A

(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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
Brian P. Zabel Morris, IL, USA	Certified Public Accountant	Director	Director (First National Bank of Ottawa; First Ottawa Financial Corp)	President & Owner (Brian Zabel & Associates, PC)	0.67%	N/A	N/A
Vincent G. Easi Leland, IL, USA	N/A	Chief Financial Officer	Chief Financial Officer (First National Bank of Ottawa) Vice President (First Ottawa Financial Corp)	N/A	1.02%	N/A	N/A
Cheryl D. Gage Marseilles, IL, USA	N/A	Corporate Secretary	Corporate Secretary (First National Bank of Ottawa) Secretary & Treasurer (First Ottawa Financial Corp)	N/A	0.29%	N/A	N/A