

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.

I, R. Jeffery Smith

Name of the Holding Company Director and Official

Director/President/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.

[Handwritten Signature]
Signature of Holding Company Director and Official
03/24/2016
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 3249109
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

NA

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Trust Financial Corp.

Legal Title of Holding Company

275 E Court St

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

Kankakee IL 60901
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David R Jewell Treasurer
Name Title

815-929-4001 240

Area Code / Phone Number / Extension

815-929-4025

Area Code / FAX Number

davej@firsttrustbankil.com

E-mail Address

NA

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 Trust Financial Corp.
Kankakee, IL
Fiscal Year Ending December 31, 2015

Report Item

1. Annual Report: Attached
- 2a. Organizational Chart

FIRST TRUST FINANCIAL CORP.
Kankakee, IL
Incorporated in Illinois

100% ownership

FIRST TRUST BANK OF
ILLINOIS
Kankakee, IL
Incorporated in Illinois

- 2b. Branch Verification: Submitted via e-mail on 3/14/2016
3. Securities holders: See attached
4. Insiders: See attached

NOTE: all entities do not have a LEI

Results: A list of branches for your holding company: FIRST TRUST FINANCIAL CORP. [3249109] of KANKAKEE, 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>.

* 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
ok		Full Service (Head Office)	2718596	FIRST TRUST BANK OF ILLINOIS	275 EAST COURT STREET	KANKAKEE	IL	60901	KANKAKEE	UNITED STATES	61551	0	FIRST TRUST BANK OF ILLINOIS	2718596	
ok		Unlimited Service	2807306	1090 MAIN STREET NORTHWEST OFFICE	1090 MAIN STREET NORTHWEST	BOURBONNAIS	IL	60914	KANKAKEE	UNITED STATES	290803	1	FIRST TRUST BANK OF ILLINOIS	2718596	
ok		Full Service	3609570	720 NORTH CONVENT ROAD OFFICE	720 NORTH CONVENT ROAD	BOURBONNAIS	IL	60914	KANKAKEE	UNITED STATES	433487	3	FIRST TRUST BANK OF ILLINOIS	2718596	
ok		Full Service	3511758	WEST COURT STREET BRANCH	1500 WEST COURT STREET	KANKAKEE	IL	60901	KANKAKEE	UNITED STATES	357971	2	FIRST TRUST BANK OF ILLINOIS	2718596	

	First Trust Bank of Illinois							
	FR Y-6	2015						
3.1	SECURITIES HOLDERS							
	Principal securities holder,							
	director, trustee, partner,							
	executive officer, or person							
	exercising similar functions							
				5 % or	number			
				more of	of			
	Name	City/State	Country	voting securities	shares			
	R Jeffery Smith	Bourbonnais IL	USA	10.68%	84,004			
	Joseph Feth	Bourbonnais IL	USA	8.1%	63,616			
	Robert Hoekstra	St. Anne IL	USA	8.1%	63,616			
	Wayne Hove	Kankakee IL	USA	8.1%	63,616			
	Timothy Lee	Kankakee IL	USA	8.1%	63,616			
	Steven L Smith	Bourbonnais IL	USA	8.1%	63,616			
	Charlton Charitable Trust	Chicago, IL	USA	5.08%	40,000			
3.2	Any shareholders with greater than 5% during the year but owned 0% at y							
					none			
	Percentage of ownership is calculated on 786,800 shares. (An additional 18,450 are held as Treasury.)							

FR Y-9									
First Trust Financial Corp.									
Kankakee, IL									
Fiscal Year Ending December 31, 2015									
4 INSIDERS:									
1 (a,b,c)		2 (a,b,c)		3 (a,b,c)			4 (a,b,c)		
Principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions		Principal Occupation If Other Than With Holding Company		Title and Position With Holding Co.	Title and Position With Subsidiaries Including names of subsidiaries	Title and Position With Other Businesses Including names of other businesses	Percentage of Voting Securities In Holding Company	Percentage of Voting Securities In Subsidiaries with Names (Only Subsidiary is	Any other company if \geq 25% of its outstanding voting securities or proportionate interest in a partnership are held. List name of company & % of voting securities owned, controlled, held w/power to vote.
Name	City/State	Country		Director/ President/ CEO	Only Subsidiary-First Trust Bank		First Trust Financial	First Trust Bank)	
R Jeffery Smith	Bourbonnais IL	USA	NA	CEO		none	10.68%		none
Larry G. Mulder	St. Anne IL	USA	NA	Secretary		Executive Vice President	<1%		none
David R. Jewell	Bourbonnais IL	USA	NA	Treasurer		Senior VP/Controller	<1%		none
Debra A. Kealinger	Kankakee IL	USA	NA			Senior VP	<1%		none
Joseph Feth	Bourbonnais IL	USA	Business Owner	Director	Director	People Etc People First Trendsetters HFC	8.1%		People Etc. 38.00% People First 37.00% Trendsetters 50.00% HFC 45.00%
Robert Hoekstra	St. Anne IL	USA	Business Owner	Director	Director	William Hoekstra & Sons Inc R.L.H. Rental Hoekstra Leasing Hoekstra Trans Hoekstra Potato Farms Windmill Holding	8.1%		William Hoekstra & Sons Inc 100.00% R.L.H. Rental 50.00 Hoekstra Leasing 50.00 Hoekstra Trans <25 Hoekstra Potato Farms <25 Windmill Holding <25
Wayne Hove	Kankakee IL	USA	Business Owner	Director	Director	LaBau Bros Inc. Hove Buick GMC Hove Nissan	8.1%		LaBau Bros Inc. 25.00 Hove Buick GMC 33.00 Hove Nissan 33.00
Timothy Lee	Kankakee IL	USA	Business Owner	Director	Director	Lang Distributing, Inc,dba Bumper to Bumper Whse MPT Holding, LLC Paul Lang & Sons, Inc,dba Bumper to Bumper Cedar Lake Auto Parts, Inc. TP Partnership Grumish & Lee Tri L Road Estate Timber Farm Woolstock & Wallstreet, Inc. Green Heron Partners, LLC Woltman-Lee	8.1%		Lang Distributing, Inc,dba Bumper to Bumper Whse 100.00 MPT Holding, LLC 33.33 Paul Lang & Sons, Inc,dba Bumper to Bumper 78.00 Cedar Lake Auto Parts, Inc. 100.00 TP Partnership 50.00 Grumish & Lee 50.00 Tri L Road Estate 50.00 Timber Farm 50.00 Woolstock & Wallstreet, Inc. 30.0 Green Heron Partners, LLC 90.0 Woltman-Lee 50.0
Steven L Smith	Bourbonnais IL	USA	Business Owner	Director	Director	General Development of Kankakee	8.1%		General Development of Kankakee 100.0
Hugh VanVoorst	Union Hill IL	USA	Business Owner	Director	Director	VanFab VanVoorst Lumber Co Hugh VanVoorst Farms 565 W Ltd	4.2%		VanFab/Director <2 VanVoorst Lumber Co <2 Hugh VanVoorst Farms 100.0 565 W Ltd 100.0