

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. James E Caspary

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

2-9-16

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

2251776

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

The First Trust Holdings, Inc.

Legal Title of Holding Company

120 East Walnut Street, PO Box 160

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

Watseka

IL

60970-0160

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jon A Yelenick

CFO

Name

Title

815-432-2494

Area Code / Phone Number / Extension

Area Code / FAX Number

jyelenick@ftsbank.com

E-mail Address

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

Item 2a. Organization Chart

* The First Trust Holdings, Inc.
Watsaka, IL
A Delaware Corporation

* The First Trust and Savings Bank of Watsaka
Watsaka, Illinois
100% Ownership
An Illinois Corporation

Item 2b. Submitted via Email on February 9, 2016

* No LEI for the above entities.

Results: A list of branches for your holding company: FIRST TRUST HOLDING, INC., THE (2251776) of WATSEKA, 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)	193649	FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	120 EAST WALNUT STREET	WATSEKA	IL	60970	IROQUOIS	UNITED STATES	6929	0	FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	193649	
OK		Full Service	689937	145 EAST FIFTH AVENUE OFFICE	145 EAST FIFTH AVENUE	CLIFTON	IL	60927	IROQUOIS	UNITED STATES	2320	2	FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	193649	

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The First Trust Holdings, Inc.
 Watseka, Illinois
 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.				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.		
(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
Joyce B Correll, Trustee Joyce B Correll Rev Lvg Tr Gilbert, Arizona 85234 USA	USA	3,136	10.97%	N/A		
Marcia B Dunn, Trustee Marcia B Dunn Rev Tr Cooperstown, NY 13326 USA	USA	2,822	9.88%			
Gillan Family Ltd Partnership Hull, MA 02045 USA	USA	2,000	7.00%			
Mark T Dunn Northampton, MA 01060 USA	USA	766	2.68%			

The First Trust Holdings, Inc
 Watseka, Illinois
 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)	companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Joyce B Correll, Trustee Joyce B Correll Rev Lv Tr Gilbert, AZ 85234 USA	Retired	Principal Securities Holder	---	---	10.97%	---	---
Joey F Witte, Trustee Joey F Witte Living Tr Watseska, IL 60970 USA	Banker	Chairman of the Board & Director	Chairman of the Board and Director of The First Trust and Savings Bank of Watseska	---	3.15%	---	---
James E Caspary Champaign, IL 61820 USA	Banker	President and Director	Director of The First Trust and Savings Bank of Watseska	---	3.05%	---	---
Marcia B Dunn, Trustee Marcia B Dunn Rev Tr Cooperstown, NY 13326 USA	Retired	---	---	---	9.88%	---	---
Mark T Dunn Northampton, MA 01060 USA	Architect	Director	---	Sr. Architect U of Massachusetts- Amherst	2.68%	---	---

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The First Trust Holdings, Inc.
 Watseka, Illinois
 Fiscal Year Ending December 31, 2015

CONTINUED

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)
Mark T Dunn Northampton, MA 01060 USA	Architect	Director	---	Sr Architect U of Mass- Amherst	2.68%	---	---
Kerry A Bell Watseska, IL 60970 USA	Banker	Director	Pres & Director of The First Trust and Savings Bank of Watseska	---	1.49%	---	---
A William Razzano Watseska, IL 60970 USA	Attorney	Director	Director of The First Trust and Savings Bank of Watseska	Owner, Razzano Law Offices	1.11%	---	---
Mark F Gagnon Lancaster, PA 17603 USA	Businessman	Director	---	Owner, MAR-TRA Enterprise, LLC	1.03%	---	---