



COPY



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.

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

H.F. Gehant Bancorp, Inc.

Legal Title of Holding Company

PO Box 20

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

West Brooklyn IL 61378

City State Zip Code

2514 Johnson Street, West Brooklyn, IL 61378

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David Schroepfer CPA

Name Title

815-399-7700

Area Code / Phone Number / Extension

815-399-7644

Area Code / FAX Number

dschroepfer@wipfli.com

E-mail Address

http://gehantbank.com

Address (URL) for the Holding Company's web page

I, **William Gehant**

Name of the Holding Company Director and Official

President and Director

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

2-17-16

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 **3366387**
C.I. _____

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

H.F. GEHANT BANCORP, INC.

Report Items

December 31, 2015

1a. Form 10-K

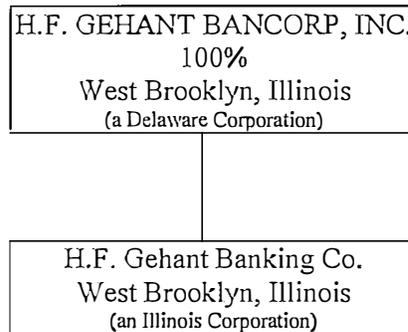
Not Applicable

1b. Annual Report to Shareholders

None

2. Organizational Chart

An organizational chart, showing the bank holding company's direct and indirect ownership and control of all its bank and nonbank subsidiaries - both foreign and domestic.



LEI is none applicable for both entities

2b. Domestic Branch Listing

See attached

3. Shareholders

Each stockholder of record that owns or controls five percent or more of voting securities of the bank holding company:

| (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 |
|---|---|--|
| John J. Gehant, West Brooklyn, IL | USA | 1,062 (33%) |
| Darlene M. Gehant, West Brooklyn, IL | USA | 518 (16%) |
| Robert A. Gehant Trust (Darlene), West Brooklyn, IL | USA | 515 (16%) |
| Henry Gehant, Thomson, IL | USA | 81 (3%) |
| William Gehant, West Brooklyn, IL | USA | 60 (2%) |
| John J. Gehant, Jr., West Brooklyn, IL | USA | 28 (1%) |

Results: A list of branches for your holding company: **H.F. GEHANT BANCORP, INC. (3366387) of WEST BROOKLYN, 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 | Effective | Branch Service | Branch | Popular Name | Street Address | City | Sta | Zip | Count | Count y | FDIC | Office | Head Office | Head Office | Comme |
|------|-----------|--------------------|---------|----------------|-----------------|---------|-----|-------|-------|---------|--------|--------|--------------|-------------|-------|
| OK | | Full Service (Head | 274641 | H. F. GEHANT | 2514 JOHNSON | WEST | IL | 61378 | LEE | UNITED | 5924 | 0 | H. F. GEHANT | 274641 | |
| OK | | Full Service | 3641842 | TRIUMPH BRANCH | 3906 EAST 752ND | TRIUMPH | IL | 61371 | LA | UNITED | 445671 | 1 | H. F. GEHANT | 274641 | |

FR Y-6

H. F. GEHANT BANCORP, INC.
WEST BROOKLYN, IL
FISCAL YEAR ENDED DECEMBER 31, 2015

3. Shareholders

| 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 during the fiscal year ending 12-31-2015 | | | |
|--|---|---|--|
| (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 | NONE | |

4. Directors and Officers

List each director, trustee, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

1. Name and address (city, state/country):
William A. Gehant
West Brooklyn, IL
USA
2. Principal occupation, if other than with holding company organization:
Bank Officer
3. Title or position:
 - a. President & Director of H. F. Gehant Bancorp
 - b. H. F. Gehant Banking Co.
 - c. N/A
4. Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:
 - a. 60 shares or 2%
 - b. N/A
 - c. N/A

H.F. GEHANT BANCORP, INC.

Report Items

Directors and Officers

List each director, trustee, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

1. Name and address (city, state/country):
John Jerome Gehant
West Brooklyn, IL
USA
2. Principal occupation, if other than with holding company organization:
Bank Officer
3. Title or position:
 - a. Vice President - Current Board Member of H. F. Gehant Bank
 - b. H. F. Gehant Banking Co.
 - c. N/A
4. Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:
 - a. 1,062 shares or 33%
 - b. N/A
 - c. N/A

H.F. GEHANT BANCORP, INC.

Report Items

Directors and Officers

List each director, trustee, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

1. Name and address (city, state/country):
Robert Bresson
Compton, IL
USA
2. Principal occupation, if other than with holding company organization:
Retired Farmer
3. Title or position:
 - a. Director of H. F. Gehant Bank
 - b. N/A
 - c. N/A
4. Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:
 - a. 28 shares or 1%
 - b. N/A
 - c. N/A

H.F. GEHANT BANCORP, INC.

Report Items

Directors and Officers

List each director, trustee, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

1. Name and address (city, state/country):
Henry Gehant
Thomson, IL
USA
2. Principal occupation, if other than with holding company organization:
Retired from Farm Service Agency
3. Title or position:
 - a. Current Member of Board for H. F. Gehant Bank
 - b. N/A
 - c. N/A
4. Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:
 - a. 81 shares or 3%
 - b. N/A
 - c. N/A

H.F. GEHANT BANCORP, INC.

Report Items

Directors and Officers

List each director, trustee, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

1. Name and address (city, state/country):
Darlene M. Gehant
West Brooklyn, IL
USA
2. Principal occupation, if other than with holding company organization:
Banker Officer – H. F. Gehant Bank
3. Title or position:
 - a. Senior Vice President – Current Member of Board of H. F. Gehant Bank
 - b. H. F. Gehant Banking Co.
 - c. N/A
4. Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:
 - a. Owns 518 shares (16%) and controls with power to vote another 515 shares (16%) held in the Robert A. Gehant Trust
 - b. N/A
 - c. N/A

H.F. GEHANT BANCORP, INC.

Report Items

Directors and Officers

List each director, trustee, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

1. Name and address (city, state/country):
John J. Gehant, Jr.
West Brooklyn, IL
USA
2. Principal occupation, if other than with holding company organization:
Banker Officer – H. F. Gehant Bank
3. Title or position:
 - a. Vice-President
 - b. Board Member - H. F. Gehant Bank
 - c. N/A
4. Number of shares and percentage of each class of voting securities owned, controlled or held with power to vote in:
 - a. 28 shares or 1%
 - b. N/A
 - c. N/A