

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, John J. Gleason, Jr.
 Name of the Holding Company Director and Official
Vice Chairman and Chief Executive Officer
 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.

John J. Gleason, Jr.
 Signature of Holding Company Director and Official

3-16-2016
 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 2856014
 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 Leaders Group, Inc.

Legal Title of Holding Company
2001 York Rd., Suite 150

(Mailing Address of the Holding Company) Street / P.O. Box
Oak Brook IL 60523
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Mary Ruminski CFO (Leaders Bank)
 Name Title

630-570-4980
 Area Code / Phone Number / Extension

630-572-4979
 Area Code / FAX Number

mruminski@leadersbank.com
 E-mail Address

www.leadersbank.com (Bank)
 Address (URL) for the Holding Company's web page

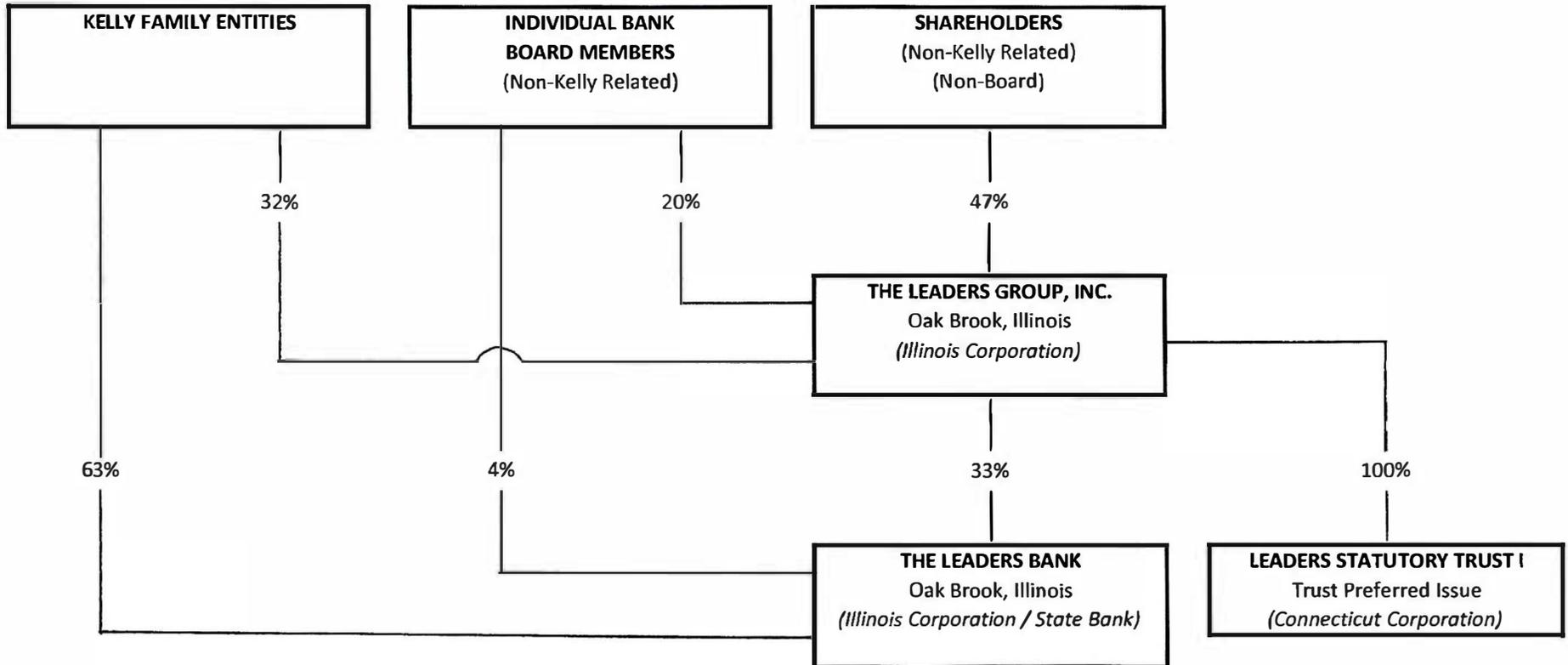
Does the reporter request confidential treatment for any portion of this submission?

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

ORGANIZATIONAL CHART
THE LEADERS GROUP, INC. AND THE LEADERS BANK
at December 31, 2015



Note: No LEI for the above entities.

Results: A list of branches for your depository institution: **LEADERS BANK, THE (ID_RSSD: 2855978)**.
 This depository institution is held by **LEADERS GROUP, INC., THE (2856014) of OAK BROOK, 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)	2855978	LEADERS BANK, THE	2001 YORK ROAD, SUITE 150	OAK BROOK	IL	60523	DUPAGE	UNITED STATES	80017	0	LEADERS BANK, THE	2855978	
OK		Full Service	3819306	NAPERVILLE BANKING CENTER BRANCH	2075 CALAMOS COURT	NAPERVILLE	IL	60563	DUPAGE	UNITED STATES	480479	2	LEADERS BANK, THE	2855978	

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Report Item 3(1) - Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2015		
(3)(1)(a) Name and Address	(3)(1)(b) Country of Citizenship/Incorporation	(3)(1)(c) Number and Percentage of Each Class of Voting Securities
Residuary Trust under the Donald P. Kelly, Revocable Trust utu dated 8/22/94 Naples, FL 34108-8798	United States of America	151,690 Shares - Common Stock 6.51%
Byrd M. Kelly, not individually, but as Trustee of the Byrd M. Kelly Revocable Trust utu dated 8/22/94 Oak Brook, IL 60523	United States of America	79,285 Shares - Common Stock 3.40%
Woodland Financial Group LLC Oak Brook, IL 60523	United States of America	33,744 Shares - Common Stock 1.45%
TOTAL - Direct,Indirect Donald P. Kelly		264,719 Shares - Common Stock 11.36%

(3)(1)(a) Name and Address	(3)(1)(b) Country of Citizenship/Incorporation	(3)(1)(c) Number and Percentage of Each Class of Voting Securities
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Item 3(1) (Continued)

Patrick J. Kelly (Note 1) Oak Brook, IL	United States of America	70,663 Shares - Common Stock 3.03%
KMK & Associates, an Illinois Limited Liability Corporation Oak Brook, IL	United States of America	80,720 Shares - Common Stock 3.46%
Patrick John Kelly 1986 Family Trust Bruce E. Huey Trustee Flossmoor, IL	United States of America	44,350 Shares - Common Stock 1.90%
John Patrick Kelly 1988 Family Trust Patrick Kelly, Trustee Oak Brook, IL	United States of America	15,748 Shares - Common Stock 0.68%
Woodland Financial Group LLC Oak Brook, IL 60523	United States of America	33,744 Shares - Common Stock 1.45%
Patrick J. Kelly Direct and Indirect Holdings		245,225 Shares - Common Stock 10.52%

(3)(1)(a) Name and Address	(3)(1)(b) Country of Citizenship/Incorporation	(3)(1)(c) Number and Percentage of Each Class of Voting Securities	
Item 3(1) (Continued)			
Laura K. Smith (Note 1) Burr Ridge, IL	United States of America	73,916 3.17%	Shares - Common Stock
KMK & Associates, LLC Oak Brook, IL	United States of America	80,720 3.46%	Shares - Common Stock
Laura K. McGrath Family 1986 Family Trust Bruce E. Huey Trustee Flossmoor, IL	United States of America	47,848 2.05%	Shares - Common Stock
Colleen Elizabeth McGrath 1988 Trust Laura K. Smith, Trustee Oak Brook, IL	United States of America	12,250 0.53%	Shares - Common Stock
Woodland Financial Group LLC Oak Brook, IL	United States of America	33,744 1.45%	Shares - Common Stock
Laura K. Smith Direct and Indirect Holdings		248,478 10.66%	Shares - Common Stock

(3)(1)(a) Name and Address	(3)(1)(b) Country of Citizenship/Incorporation	(3)(1)(c) Number and Percentage of Each Class of Voting Securities	
Item 3(1) (Continued)			
Thomas N. Kelly (Note 1) Oak Brook, IL	United States of America	79,822 3.43%	Shares - Common Stock
KMK & Associates, an Illinois Limited Liability Corporation Oak Brook, IL	United States of America	80,720 3.46%	Shares - Common Stock
Thomas N. Kelly 1986 Family Trust Bruce E. Huey Trustee Flossmoor, IL	United States of America	48,224 2.07%	Shares - Common Stock
Woodland Financial Group LLC Oak Brook, IL	United States of America	33,744 1.45%	Shares - Common Stock
Thomas N. Kelly Direct and Indirect Holdings		242,510 10.41%	Shares - Common Stock

NOTES:

Note 1 - Includes stock held in spouse's name and held jointly with spouse.

Total outstanding shares: 2,330,186

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Report Item 3(2) - Shareholders not listed in 3(1) with ownership, control or holdings of 5% or more with power to vote during the year 2015		
(3)(2)(a) Name and Address	(3)(2)(b) Country of Citizenship/Incorporation	(3)(2)(c) Number and Percentage of Each Class of Voting Securities

Gordon Fitzsimmons 1991 Trust Lakewood Ranch, FL	United States of America	168,473 7.23%	Shares - Common Stock
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Gordon Fitzsimmons Direct and Indirect Holdings		168,473 7.23%	Shares - Common Stock
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Total outstanding shares: 2,330,186

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Report Item 4: Directors and Officers

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percent of Voting Shares	(4)(b) Percent of Voting Shares in Subsidiaries	(4)(c) Name of other 25% or more owned Companies
1 Dr. Daniel J. Campbell Hinsdale, IL USA	Physician	Director	Director, The Leaders Bank	Partner, Hinsdale Pediatrics	0.87%	None	Hinsdale Pediatrics Association (33%)
2 Patricia Cassidy Elmhurst, IL USA	Healthcare	Director	Director, The Leaders Bank	Vice President and Chief Strategy Officer, Alexian Brothers Health System	0.30%	None	NA
3 Thomas P. Fitzgerald Oak Brook, IL USA	Attorney	Director	Director, The Leaders Bank	Managing Partner Winston & Strawn LLP	2.93%	None	NA
4 Gordon Fitzsimmons Lakewood Ranch, FL USA	Manufacturing American Stair Corp. FJ Building LLC	Director	Director, The Leaders Bank	President, American Stair Corporation Partner, FJ Building LLC	4.80%	None	American Stair Corporation (80%) FJ Building LLC (50%) FJ Metals Corporation (80%)
5 John J. Gleason, Jr. Wheaton, IL USA	Banking	Vice Chairman, CEO & Director	Vice Chairman, CEO & Director, The Leaders Bank	N/A	0.80%		NA
6 William P. Gleason River Forest, IL USA	Banking	President and COO	President & COO Director, The Leaders Bank	N/A	0.00%	None	NA
7 Patrick J. Kelly Oak Brook, IL USA	Technology Investments	Director	Director and Chairman of the Board, The Leaders Bank	CEO, Resource 1 Managing Director, KMK & Associates LLC	10.52%	None	KMK & Associates LLC Managing Director(Preferred Interest) DP Holdings Inc. (80%) Design and Programming Services Inc. dba Resource One (72.5%) Kelly Provenance LLC (33%) Whitnell & Co. (40%)
8 Thomas N. Kelly Oak Brook, IL USA	Investments	Director	Director, The Leaders Bank	Managing Director, KMK & Associates LLC	10.41%	None	KMK & Associates LLC Managing Director(Preferred Interest) Screen-it Graphics of Lawrence, Inc. (45%) Kelly Provenance LLC (33%) Whitnell & Co. (40%) Group 4 LLC (25%) Elarasys Worldwide (25%) Entrust Services, LLC (60%)
9 Lawrence L. Lubin Northbrook, IL USA	Real Estate	Director	Director, The Leaders Bank	Real Estate Investor	3.05%	None	NA

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percent of Voting Shares	(4)(b) Percent of Voting Shares in Subsidiaries	(4)(c) Name of other 25% or more owned Companies
10 William F. Napleton Burr Ridge, IL USA	Automobile Dealerships	Director	Director, The Leaders Bank	President, Napleton Auto Werks	3.65%	None	Napleton Motor Corporation (50%) Napleton Autowerks (50%) Napleton Lincoln (50%) Napleton Ford (50%)
11 Michael Romano Glencoe, IL USA	Food Service	Director	Director, The Leaders Bank	President, Armstrong Aerospace	0.77%	None	NA
12 Stephen M. Schuster Oak Brook, IL USA	Attorney	Director and Secretary	Director and Secretary, The Leaders Bank	President, Donegal Inc. Managing Director, KMK & Associates LLC	2.23%	None	KMK & Associates LLC Managing Director (Preferred Interest)
13 Donald P. Kelly Revocable Trust Naples, FL USA	Investments	Principal Shareholder	N/A	Investments	11.36%	None	Bartow Holdings (37%) Blackpool Partners LLC (36%) C&G Management Company (50%) D.P. Kelly & Associates LP (26.5%) Donegal, Inc. (60%) Emerald Air Co. (100%) Emerald Valley Farms Inc. (40%) Emerald Valley Farms LP (52%) Estech LLC (37%) Hall Technologies Inc. (36.8%) Harger Woods Corp Center Trust (90%) Laraway Road LLC (34%) Remington Weber Partners LP (37.5%) Volk Enterprises Inc. (29.1%) Whitnell & Co. (55%)
15 Laura K. Smith Oak Brook, IL USA	Investments	Principal Shareholder	N/A	Investments	10.66%	None	