



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, **James C. Volkert**

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.

James C. Volkert

Signature of Holding Company Director and Official

Date of Signature **2-19-2016**

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 **2139696**
C.I. _____

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

Montgomery Bancshares, Inc.

Legal Title of Holding Company

1333 Douglas Avenue

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

Montgomery IL 60538

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Margie Magana Cashier

Name Title

630-859-3600

Area Code / Phone Number / Extension

630-859-2167

Area Code / FAX Number

mmagana@bankmont.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

FORM FR Y-6
ANNUAL REPORT OF BANK HOLDING COMPANIES - FR Y-6
MONTGOMERY BANCSHARES, INC.
ENDING 12/31/2015

REPORT ITEM 2a - ORGANIZATION CHART

MONTGOMERY
BANCSHARES,
INC.
Montgomery, IL
Incorporated in Illinois

|
|
|

BANK
OF
MONTGOMERY
Montgomery, IL

100% OWNED BY
MONTGOMERY
BANCSHARES,
INC.
Incorporated in Illinois

No LEI to report.

Results: A list of branches for your depository institution: BANK OF MONTGOMERY (ID_RSSD: 713047).
 This depository institution is held by MONTGOMERY BANCSHARES, INC. (2139696) of MONTGOMERY, IL.
 The data are as of 12/31/2015.

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.

* 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*
OK	2/19/2016	Full Service (Head Office)	713047	BANK OF MONTGOMERY	1333 DOUGLAS ROAD	MONTGOMERY	IL	60538	KAHE	UNITED STATES	14344	0	BANK OF MONTGOMERY	713047

MONTGOMERY BANCSHARES, INC.
FORM FR Y-6
ENDING DECEMBER 31, 2015

REPORT ITEM 3: SHAREHOLDERS
(1) (a) (b) (c) and (2) (a) (b) (c)

Current Shareholders with ownership, control or holdings of 5% or more
with power to vote as of fiscal year ending 12/31/2015.

Shareholders not listed in 3(1) (a) that had ownership, control
or holdings of 5% or more with power to vote during the fiscal
year ending 12/31/2015.

(1) (a) Name & Address	(1) (B) Country of Citizenship	(1) (C) Number & Percentage of Each Class of Voting Stock	(2) (a) Name & Address	(2) (b) Country of Citizenship	(2) (C) Number & Percentage of Each Class of Voting Stock
Gerald A. Hart Ft. Lauderdale, FL USA	USA	2,000 -- 8.33% Common Stock	N/A	N/A	N/A
Stephen E. Morcos St. Charles, IL USA	USA	2,604 -- 10.85% Common Stock			
James C. Volkert Aurora, IL USA	USA	7,722 -- 32.18% Common Stock			
Susan A. Volkert Aurora, IL USA	USA	5,242 -- 21.84% Common Stock			

MONTGOMERY BANCSHARES, INC.
 FORM FR Y-6
 ENDING DECEMBER 31, 2015

REPORT ITEM 4 INSIDERS
 (1), (2), (3) (a) (b) (c), and (4) (a) (b) (c)

(1) Names & Addresses	(2) Principal Occupation	(3) (a) Title with Bank Holding	(3) (b) Title with Subsidiaries	(3) (c) Title & Position With Other Company	(4) (a) % of Voting Shares in Bank Holding	(4) (B) % of Voting Shares in Subsidiaries	(4) (C) List of Other Companies 25% or More Voting Shares
Michele L. Bruno Sugar Grove, IL USA	Dentist	Director	Director Bank of Montgomery	Dentist Fairview Dental (G.A.L.A.B.R)	.48%	None	Fairview Dental (G.A.L.A.B.R) 25.0%
Daniel C. Deufel Aurora, IL USA	Beverage Distributor	Director	Director Bank of Montgomery	President Superior Beverage	1.25%	None	Superior Beverage 70.0%
Stephen E. Morcos St.Charles, IL USA	Insurance Agent	Director	Director Bank of Montgomery	Insurance Agent HUB International	10.85%	None	JJB Adventures 25.0%
James C. Volkert Aurora, IL USA	N/A	President & Director	Chairman Director Bank of Montgomery	N/A	32.18%	None	N/A
Susan A. Volkert Aurora, IL USA	N/A	VP & Secretary Director	President & CEO Director Bank of Montgomery	N/A	21.84%	None	N/A