

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.

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)

I, Walter F Healy

Name of the Holding Company Director and Official

President/CEO/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.

Reporter's Name, Street, and Mailing Address

Oak Park River Forest Bankshares, Inc.

Legal Title of Holding Company

1001 Lake Street

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

Oak Park

IL

60301

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas S Manfre

CFO/SVP

Name

Title

708/660-7077

Area Code / Phone Number / Extension

708/660-7053

Area Code / FAX Number

tomm@cbopr.com

E-mail Address

Signature of Holding Company Director and Official

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
C.I.

2445098

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

Oak Park River Forest Bankshares, Inc.

1001 Lake Street, Oak Park, IL 60301



Note: The organization has no LEI to report.

Results: A list of branches for your depository institution: **COMMUNITY BANK OF OAK PARK RIVER FOREST (ID_RSSD: 2445052)**.
 This depository institution is held by **OAK PARK RIVER FOREST BANKSHARES, INC. (2445098)** of **OAK PARK, 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)	2445052	COMMUNITY BANK OF OAK PARK RIVER FOREST	1001 LAKE STREET	OAK PARK	IL	60301	COOK	UNITED STATES	57084	0	COMMUNITY BANK OF OAK PARK RIVER FOREST	2445052	
ok		Full Service	3512988	RIVER FOREST BRANCH	7777 LAKE STREET	RIVER FOREST	IL	60305	COOK	UNITED STATES	364174	1	COMMUNITY BANK OF OAK PARK RIVER FOREST	2445052	

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OAK PARK RIVER FOREST BANKSHARES, INC.
 Oak Park, IL
 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 end.			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.		
(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
First American Bank Corp Elk Grove, IL	USA	20,000 - 11% common	None	None	None
Dorothy M. Daly as Trustee Oak Park, IL	USA	20,000 - 11% common			
Martin J. Noll Oak Park, IL	USA	15,194 - 8% common			
Walter F. Healy Oak Park, IL	USA	11,205 - 6% common			

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OAK PARK RIVER FOREST BANKSHARES, INC.
Oak Park, IL
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)	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)
Henry B. Pearsall Oak Park, IL	N/A	Dir/Ch-Emeritus	Dir/Ch-Emeritus		0%	None	N/A
A. Richard Gloor River Forest, IL	Realtor	Dir/Asst Sec.	Director	President	2%	None	Gloor Realty 65%
Dr. Eugene T. McEnery Oak Park, IL	Physician	Dir/ Treasurer	Director		3%	None	N/A
Martin J. Noll Oak Park, IL	N/A	Dir/ Chm	Dir/ Chm		8%	None	N/A
Chatka Ruggiero River Forest, IL	Investor	Dir/Asst Sec.	Director		2%	None	N/A
Walter F. Healy Oak Park, IL	N/A	Dir/ President	Dir/ President		6%	None	N/A
Claude L'Heureux Oak Park, IL	N/A	SVP.	SVP.		1%	None	N/A
Ruth McLaren Lagrange Park, IL	N/A	SVP.	SVP.		1%	None	N/A
Dorothy M. Daly as Trustee Oak Park, IL	Investor				11%	None	N/A
First American Bank Corp Elk Grove, IL	BHC				11%	None	First American Bank 100%
Thomas S. Manfre Lisle, IL	N/A	CFO/SVP	CFO/SVP		0%	None	N/A
Thomas Gallagher Oak Park, IL	N/A	CCO	CCO		0%	None	N/A