

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)

Reporter's Name, Street, and Mailing Address

Oxford Financial Corporation

Legal Title of Holding Company

1111 West 22nd Street, Suite 800

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

Oak Brook

IL

60523

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

George P. Colis

President & CEO

Name

Title

630-629-5000

Area Code / Phone Number / Extension

630-628-0181

Area Code / FAX Number

gcolis@oxford-bank.com

E-mail Address

None

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

I, George P. Colis

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.

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.

George P. Colis

Signature of Holding Company Director and Official

01/25/2016

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
C.I.

1248032

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."

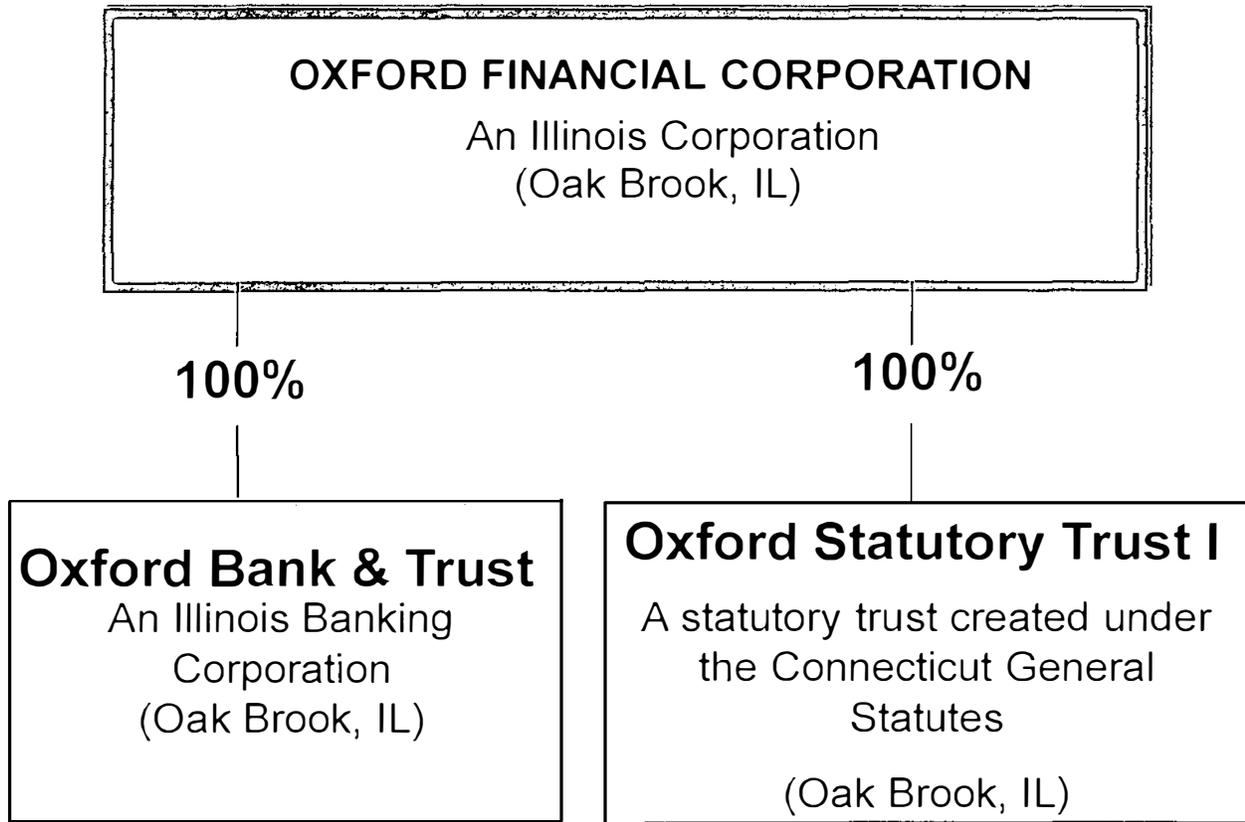
No

OXFORD FINANCIAL CORPORATION

December 31, 2015

FR Y-6

Report Item 2a
Organization Chart



Oxford Financial Corporation does not have an LEI
Oxford Bank & Trust does not have an LEI
Oxford Statutory Trust I does not have an LEI

Results: A list of branches for your depository institution: OXFORD BANK & TRUST (ID_RSSD 647432).
 This depository institution is held by OXFORD FINANCIAL CORPORATION (1248032) 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	1/22/2016	Full Service (Head Office)	647432	OXFORD BANK & TRUST	1111 WEST 22ND STREET, SUITE 600	OAK BROOK	IL	60523	DUPAGE	UNITED STATES	5920	0	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Full Service	3670879	1520 WEST LAKE STREET BRANCH	1520 WEST LAKE STREET	ADDISON	IL	60101	DUPAGE	UNITED STATES	445285	7	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Full Service	2090573	ADDISON ROAD FACILITY	205 NORTH ADDISON ROAD	ADDISON	IL	60101	DUPAGE	UNITED STATES	219788	2	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Limited Service	2121662	DRIVE-IN FACILITY	115 NORTH ADDISON ROAD	ADDISON	IL	60101-38	DUPAGE	UNITED STATES	219787	1	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Full Service	2862219	BOOK ROAD BRANCH	1260 BOOK ROAD	NAPERVILLE	IL	60540	DUPAGE	UNITED STATES	219790	4	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Full Service	3507371	ROUTE 59 FACILITY	ROUTE 59 & 83RD STREET	NAPERVILLE	IL	60564	DUPAGE	UNITED STATES	219789	3	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Full Service	3502260	PLAINFIELD BRANCH	13440 SOUTH ROUTE 59	PLAINFIELD	IL	60585	WILL	UNITED STATES	419688	6	OXFORD BANK & TRUST	647432	
OK	1/22/2016	Full Service	3158322	6495 SOUTH CASS AVENUE OFFICE	6495 SOUTH CASS AVENUE	WESTMONT	IL	60559	DUPAGE	UNITED STATES	365353	5	OXFORD BANK & TRUST	647432	

OXFORD FINANCIAL CORPORATION

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REPORT ITEM 3 - SECURITIES HOLDERS

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			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		
(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
Oxford Exempt Trust George P. Colis, Co-Trustee John N. Colis, Co-Trustee Leslie C. Ward, Co-Trustee Valerie Colis, Co-Trustee Oak Brook, IL USA	USA	17,076.50 Common Shares - 75%	Colis Family Trust George P. Colis, Co-Trustee John N. Colis, Co-Trustee Leslie C. Ward, Co-Trustee Valerie Colis, Co-Trustee Oak Brook, IL USA	USA	14,748.50 Common Shares - 65%
James J. Christie Non-Exempt Marital Trust No. 2 Rita Christie, Co-Trustee, George Christie, Co-Trustee Wheeling, IL USA	USA	1,310.67 Common Shares - 6%	Colis Legacy Trust George P. Colis, Co-Trustee John N. Colis, Co-Trustee Leslie C. Ward, Co-Trustee Valerie Colis, Co-Trustee Oak Brook, IL USA	USA	2,283.00 Common Shares - 10%
Rita Christie 2001 Declaration of Trust Rita Christie, Trustee Wheeling, IL USA	USA	655.33 Common Shares - 3%			

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REPORT ITEM 4 - INSIDERS

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Securities in Bank Holding Company	(4)(b) Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
George P. Colis, Trustee Oak Brook, IL	Bank Executive	President, CEO, Director, Treasurer & Asst. Secretary	Chairman - Oxford Bank & Trust; Trustee - Oxford Statutory Trust I	Director - Euclid Insurance Services, Inc.; General Partner - Oxford General Partners	75%	None	Euclid Insurance Services, Inc. - 100%
Leslie C. Ward, Trustee Calais, VT	N/A	Director	None	Director - Euclid Insurance Services, Inc.; General Partner - Oxford General Partners	75%	None	Euclid Insurance Services, Inc. - 100%
Valerie Colis, Trustee Chicago, IL	N/A	Director	Director - Oxford Bank & Trust	Director - Euclid Insurance Services, Inc.; General Partner - Oxford General Partners	75%	None	Euclid Insurance Services, Inc. - 100%

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REPORT ITEM 4 - INSIDERS

(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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
John N. Colis, Itasca, IL	Insurance Executive	Director	Director - Oxford Bank & Trust	President & Director - Euclid Insurance Services, Inc.; General Partner - Oxford General Partners	75%	None	Euclid Insurance Services, Inc. - 100%

* George Colis, Leslie Ward, Valerie Colis and John Colis are all Co-Trustees of the Oxford Exempt Trust.