

Board of Governors of the Federal Reserve System

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.

I, Roy E Curran
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.

Roy E Curran
Signature of Holding Company Director and Official
3/7/16
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 1201644
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

Rush-Oak Corporation
Legal Title of Holding Company

1000 N Rush Street

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

Chicago Illinois 60611
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Roy E Curran President
Name Title

312-440-4000

Area Code / Phone Number / Extension
312-440-1552

Area Code / FAX Number

recurran@oakbank.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
Rush-Oak Corporation
Chicago, Illinois
Fiscal Year Ending December 31, 2015**

Report Item:

1. The bank holding company prepares an annual report for its securities holders and is not registered with the SEC, a copy of which is enclosed.

2a. Organizational Chart

Rush-Oak Corporation
Chicago, IL
Incorporated in Delaware



Oak Bank
Chicago, IL
Incorporated in Illinois

Rush-Oak Corporation owns 84% of Oak Bank.

All Entities Do Not Have LEI

2b. No Changes

Name	Date Opened	Address	City	County	State	Country	Zip	Type
Oak Bank	6/30/1971	1000 N. Rush Street	Chicago	Cook	IL	USA	60611	Full

Results: A list of branches for your holding company: **RUSH-OAK CORPORATION (1201644) of CHICAGO, 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)	12937	OAK BANK	1000 N RUSH STREET	CHICAGO	IL	60611	COOK	UNITED STATES	13907	0	OAK BANK	12937	

3.

Rush-Oak Corporation
Chicago, Illinois
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 as of 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 during the fiscal year.		
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Edward A. Cox Naples, FL USA	USA	16,191 - 37%	NONE	NONE	NONE
William McCracken Sr, Kevin J. McCracken and John R. McCracken, Trustees Chicago, IL USA	USA	6,930 - 15%			
Patricia I. Walsh Trust River Forest, IL USA	USA	5,261 - 12%			

4.

Rush-Oak Corporation
Chicago, Illinois
Fiscal Year Ending December 31, 2015

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & 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
Roy E. Curran Chicago, IL USA	Banker	Director, President	Director, President (Oak Bank)	Director (Center for Cultural Interchange)	None	None	N/A
William T. O'Neill Chicago, IL USA	Banker	Director	Director & Chairman (Oak)	N/A	1.90%	None	N/A
John R. McCracken Western Springs, IL USA	Banker	Director, Asst Treasurer, Asst Secretary	Director & Vice President (Oak Bank)	N/A	Member of Family Trust which owns 15.9%	None	N/A
Richard A. Walsh Jr. LaGrange, IL USA	Sales	Director, Co-Chairman	N/A	N/A	4.05%	0.43%	N/A
John L. Cox Western Springs, IL USA	Trader	Director, Asst Treasurer, Co-Chairman	Director (Oak Bank)	Vice President (E.A. Cox Co. Chicago)	None	None	N/A
Katherine Hennessy LaGrange, IL USA		Director	Director (Oak Bank)	N/A	4.13%	0.43%	N/A
Margaret Cox Oak Brook, IL USA		Director	Director & Vice Chairperson (Oak)	N/A	None	None	N/A