



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

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Savanna-Thomson Investment, Inc.

Legal Title of Holding Company

302 Main Street, c/o Savanna-Thomson State Bank

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

Savanna IL 61074

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Randolph J. Mihm CPA, Honkamp Krueger

Name Title

563-556-0123

Area Code / Phone Number / Extension

563-556-8762

Area Code / FAX Number

rmihm@honkamp.com

E-mail Address

N/A

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

I, Kenneth J. Bonnet

Name of the Holding Company Director and Official

Director & Secretary/Treasurer

Title of the Holding Company Director and Official

I 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.

Kenneth J. Bonnet

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 3084999
C.I.

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

Yes Please identify the report items to which this request applies:

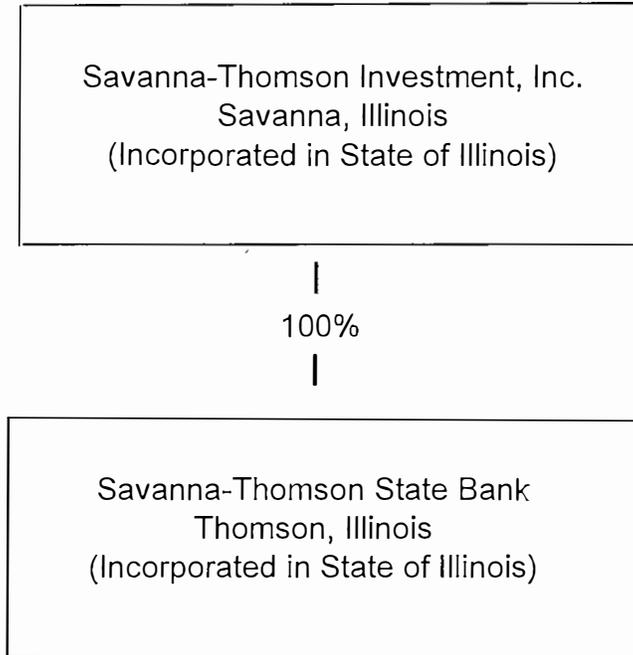
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Savanna-Thomson Investment, Inc.
Savanna, Illinois

Report Item 2a: Organization Chart

(1)



Footnote: No LEI for the above entities.

Form FR Y-6
 Savanna-Thomson Investment, Inc.
 Fiscal Year Ending December 31, 2015

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your depository institution: SAVANNA-THOMSON STATE BANK (ID_RSSD: 597041). This depository Institution is held by SAVANNA-THOMSON INVESTMENT, INC. (3084999) of SAVANNA, IL. The data are as of 12/31/2015. Data reflects information that was received and processed through 02/15/2016.

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

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

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. 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)	597041	Savanna-Thomson State Bank	Highway 84	Thomson	IL	61285	Carroll	United States	3925	0	Savanna-Thomson State Bank	597041	
OK		Full Service	3671317	Mount Carroll Branch	703 South East Street	Mount Carroll	IL	61053	Carroll	United States	466068	3	Savanna-Thomson State Bank	597041	
OK		Full Service	335243	302 Main Street Office	302 Main Street	Savanna	IL	61074	Carroll	United States	13317	2	Savanna-Thomson State Bank	597041	

Savanna-Thomson Investment, Inc.
Savanna, Illinois
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control of 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)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name and Address (City, State)	Country of Citizenship Or Incorporation	Number and Percentage of Each Class of Voting Securities	Name and Address (City, State)	Country of Citizenship Or Incorporation	Number and Percentage of Each Class of Voting Securities
Robert A. Kehl Fulton, IL	United States	47,716 - 30.22% common stock	NONE		
Kristina L. Kehl, Trust Robert A. Kehl, Trustee Fulton, IL	United States	13,217 - 8.37% common stock			
Alexander J. Kruse, Trust Robert A. Kehl, Trustee Fulton, IL	United States	13,217 - 8.37% common stock			
Ruth A. Kehl Dubuque, IA	United States	48,224 - 30.54% common stock			
Ken Bonnet North Liberty, IA	United States	15,461 - 9.79% common stock			
Daniel J. Kehl Solon, IA	United States	14,534 - 9.20% common stock			

Savanna-Thomson Investment, Inc.
Savanna, Illinois
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

1) Names & Address (City, State, Country)	2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with 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 Holding Company	(4)(b) Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	(4)© 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)
Robert A Kehl Fulton, IL, United States	President, Kehl Management, Inc.	President	<ul style="list-style-type: none"> • Chairman of the Board, Savanna-Thomson State Bank 	<ul style="list-style-type: none"> • Partner, Kehl Family Limited Partnership • Shareholder, Director & President - Kehl Management, Inc. • Shareholder, Director & Secretary - Kehl-Bonnet, Inc. • Partner, KK & B Real Estate, LLC • Shareholder, CFB Holding Co. • Partner, R.A. Kehl, LLC • Shareholder, KB Air, Inc. • Director, Kehl Family Foundation • Director, Grand Falls Casino & Resort, LLC • Director, Riverside Casino & Golf Resort, LLC • Shareholder, Kehl Development Corporation • Partner, Kehl Group, LLC • Partner, KKMB, LLC • Shareholder, Maximum Bancshares • Partner, Lyon Investment, LLC • Partner, Kehl Huntsville, LLC • Partner, Kehl Management Lyon County, LLC • Shareholder & Director, Kehl Gaming Ventures, Inc. 	46.96%	None	<ul style="list-style-type: none"> • Kehl Management, Inc. 45% • Kehl-Bonnet, Inc. 45% • KB Air, Inc. 50% • R.A. Kehl, LLC 100% • KKMB, LLC 47% • Kehl Huntsville, LLC 33.3% • Kehl Management Lyon County, LLC 45% • Kehl Gaming Ventures, Inc. 50% • Kehl Management-Scott County, LLC 45%

				<ul style="list-style-type: none"> • Unit Holder and Manager, Kehl Group Scott County, LLC • Director, Scott County Casino, LLC • Director, Rhythm City Casino, LLC • Director, Lyon County Resort & Casino, LLC • Partner & Manager, Kehl Management-Scott County, LLC • Director, Washington County Casino Resort, LLC • Director, Elite Casino Resort, LLC • Director, Catfish Bend Casino, LLC 			
Ken Bonnet North Liberty, IA, United States		Director & Secretary/Treasurer	Director & Secretary, Savanna-Thomson State Bank	<ul style="list-style-type: none"> • Shareholder & CFO - Kehl Management, Inc. • Shareholder & CFO - Kehl-Bonnet, Inc. • Shareholder & President - KB Air, Inc. • Manager, KJ Bonnet, LLC • Director, Kehl Family Foundation • Partner & Manager, Riverside Management, LLC • Manager, Catfish Bend Riverside, LLC • Director & CFO, Riverside Casino & Golf Resort, LLC • Partner & Manager, KKMB, LLC • Shareholder & Director, East Dubuque Bancshares, Inc. • Partner & Manager, Kehl Management Lyon County, LLC • Partner & Manager, Lyon Investment, LLC • Shareholder & Director, Maximum Bancshares, Inc. • Partner & Manager, KK&B Real Estate, LLC • CFO, Kehl Family Limited Partnership • CFO, Kehl Development 	9.79%	None	<ul style="list-style-type: none"> • KB Air, Inc. 50% • Riverside Management, LLC 50%

				<ul style="list-style-type: none"> Corporation • Director, Fidelity Bank • Director & CFO, Washington County Casino Resort, LLC • Director & CFO, Lyon County Resort & Casino, LLC • Director & CFO, Grand Falls Casino Resort, LLC • Manager, BRD, LLC • Manager, Kehl-Huntsville, LLC • Manager, Kehl Group, LLC • Manager, Kehl Group II, LLC • Manager, Kehl Investments of Nevada, LLC • Manager, Kehl Investments Cap V, LLC • CFO & Manager, Kehl Group Scott County, LLC • Partner & Manager, Kehl Management Scott County, LLC • CFO & Director, Grand Falls Casino Resort, LLC • CFO & Director, Scott County Casino, LLC • CFO & Director, Rhythm City Casino, LLC • CFO & Director, Elite Casino Resorts, LLC 			
Ruth A. Kehl Dubuque, IA, United States			Shareholder, Savanna-Thomson State Bank	<ul style="list-style-type: none"> • Director & Secretary -Kehl Family Foundation • Director & President, Kehl Development Corp. • Director, Grand Falls Casino & Resort, LLC • Director, Riverside Casino & Golf Resort, LLC • Director, Catfish Bend Riverside, LLC • Director, Scott County Casino, LLC • Director, Rhythm City Casino, LLC • Partner, R& R Kehl, LLC • Partner, Tanameva Resort Partners, LLC • Partner, Kehl Group, LLC • Partner, Lyon Investment, LLC 	30.54%	None	<ul style="list-style-type: none"> • R& R Kehl, LLC 100% • K K & B Real Estate, LLC 50% • Kehl Gaming Ventures, Inc, 50%

				<ul style="list-style-type: none"> • Partner, Kehl Huntsville, LLC • Partner, K K & B Real Estate, LLC • Manager, BRD Investments, LLC • Shareholder & Director, Kehl Gaming Ventures, Inc. • Manager, Kehl Investment Cap V, LLC • Manager, Kehl Investments of Nevada, LLC • Manager, Lyon County Resort & Casino, LLC • Manager, Washington County Casino Resort, LLC • Director, Elite Casino Resorts, LLC 			
Daniel J. Kehl Solon, IA, United States			Shareholder, Savanna-Thomson State Bank	<ul style="list-style-type: none"> • Manager, Full Moon, LLC • Manager, Riverside Holdings, LLC • Manager, Low Tide, LLC • Manager, Kehl Asset Allocation, LLC • Manager, Riverside Management, LLC • Manager, KKMB • Manager, Kehl Management – Lyon County, LLC • Manager, Kehl Management – Scott County, LLC • Manager, Kehl Group Scott County, LLC • Manager, Lyon Investment, LLC • Shareholder, KK&B Real Estate Developers • Shareholder, Kehl Development Corporation • Shareholder, Maximum Bancshares • Secretary & Director, Kehl Management, Inc. • Secretary & Director, Kehl – Bonnet, Inc. • General Partner, Kehl Family Limited Partnership • CEO & Director, Lyon County Resort & Casino, LLC 	9.20%	None	<ul style="list-style-type: none"> • Kehl Asset Allocation, LLC 50% • Riverside Holdings, LLC 60% • Low Tide, LLC 50% • Riverside Management, LLC 50% • Kehl Management Scott County, LLC 45%

				<ul style="list-style-type: none"> • CEO & Director, Riverside Casino and Golf Resort, LLC • Director, Catfish Bend Riverside, LLC • Director, Kehl Family Foundation • Manager, Kehl Management Scott County, LLC • Manager, BRD Investments, LLC • Manager, Kehl Huntsville, LLC • Manager, Kehl Group, LLC • Manager, Kehl Group II, LLC • Manager, Kehl Investment Cap V, LLC • Manager, Kehl Investments of Nevada, LLC • Manager, Riverside Holdings, LLC • Manager, Kehl Group Scott County, LLC • CEO & Director, Grand Falls Casino Resort, LLC • CEO & Director, Washington County Casino Resort, LLC • CEO & Director, Rhythm City Casino, LLC • CEO & Director, Scott County Casino, LLC • CEO & Director, Elite Casino Resorts, LLC 			
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