

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, John LeRoy Hutchinson
Name of the Holding Company Director and Official
Chairman
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.

[Signature]
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 1205062
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year
None

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

Reporter's Name, Street, and Mailing Address
S & H Holdings Inc.

Legal Title of Holding Company

111 West Lincoln Ave. P O Box 130

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

Iroquois IL 60945
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John L Hutchinson President
Name Title

815-429-3337
Area Code / Phone Number / Extension

815-429-3432
Area Code / FAX Number

jack@iroqbank.com
E-mail Address

None

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

S & H Holdings, Inc.
(Parent Company Only)

Item 1. Financial Statements

A. Annual Reports to Stockholders and to SEC

In view of the limited number of Bank Holding Company's stockholders and the limited nature of its activities, it is not contemplated that any report to the stockholders will be prepared and instead the financial and other information which would be customarily included in an annual report to stockholders will be presented on an informal basis at this annual meeting. Likewise, Bank Holding Company's one subsidiary, Iroquois Farmers State Bank does not prepare any annual reports for shareholders, and instead the customary annual report information is reviewed on an informal basis at the annual shareholders meeting.

Neither Bank Holding Company nor its subsidiaries are required to file reports with the Securities and Exchange Commission and, accordingly, no Form 10-K reports are included.

Item 2. Organization Chart of Bank Holding Company and its Subsidiaries

S & H Holdings Inc. – Incorporated in the State of Illinois in 1980

<u>Subsidiary</u>	<u>Direct Ownership</u> <u>December 31, 2015</u>
Iroquois Farmers State Bank – Iroquois, Illinois Incorporated in the State of Illinois in 1919	100%

Item 3. Major Shareholders

A. The following sets forth each shareholder of record who directly or indirectly owns, controls or holds the power to vote 5% or more of the \$100 Par Value Common stock of Bank Holding Company, being Bank Holding Company's only class of voting securities:

Name and Address	Citizenship	Shares owned at December 31, 2015
Sue Hutchinson Watseka, Illinois	United States	191 (48.23%)
John L Hutchinson Watseka, Illinois	United States	159 (40.15%)

Name and Address	Citizenship	Shares owned at December 31, 2015
Jacob S Hutchinson Naperville, Illinois	United States	23 (5.81%)
John Lee Hutchinson Watseka, Illinois	United States	23 (5.81%)

Footnote: S & H Holdings Inc. and Iroquois Farmers State Bank do not have an LEI.

B. The following sets forth each shareholder, who is not listed in A, who directly or indirectly owns, controls or holds the power to vote 5% or more of the \$100 Par Value Common stock of Bank Holding Company, being Bank Holding Company's only class of voting securities:

Not Applicable

Item 4. Officers and Directors of Bank Holding Company

See Attached Chart

Results: A list of branches for your holding company: S & H HOLDINGS, INC. (1205062) of IROQUOIS, 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)	1007930	IROQUOIS FARMERS STATE BANK	111 WEST LINCOLN AVENUE	IROQUOIS	IL	60966	IROQUOIS	UNITED STATES	7511	0	IROQUOIS FARMERS STATE BANK	1007930	
ok		Full Service	601434	ASHKUM BRANCH	101 SOUTH BANK STREET	ASHKUM	IL	60911	IROQUOIS	UNITED STATES	15241	2	IROQUOIS FARMERS STATE BANK	1007930	
ok		Full Service	2097198	BEAVERVILLE FACILITY	612 SAINT CHARLES STREET	BEAVERVILLE	IL	60912	IROQUOIS	UNITED STATES	225500	1	IROQUOIS FARMERS STATE BANK	1007930	
ok		Full Service	2097965	GILMAN FACILITY	1381 SOUTH CRESCENT STREET	GILMAN	IL	60938	IROQUOIS	UNITED STATES	253840	3	IROQUOIS FARMERS STATE BANK	1007930	

Item 4 Officers and Directors of Bank Holding Company as of December 31, 2015

Name	Sue Hutchinson Watseka, Illinois	John L. Hutchinson Watseka, Illinois
Number of Shares and % Owned In:		
Bank	None	None
Bank Holding Company	191(48%)	159(40%)
Titles with Bank and Holding Company	Director	Chairman & President
Position Held with Other Companies	None	None
Principal Occupation (if other than with Bank and Bank Holding Company)	Housewife	N/A
Number of Shares & Percentage Owned of Other Business Companies(1)		

(1) Only of more than 25% of its outstanding voting securities are held