



# 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

549300ELOTXZ1J1WU248

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

### Reporter's Name, Street, and Mailing Address

SHANNON BANCORP, INC.

Legal Title of Holding Company

P.O. BOX 85

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

SHANNON

IL

61078

City

State

Zip Code

1 S. LINN ST

Physical Location (if different from mailing address)

### Person to whom questions about this report should be directed:

ALLEN WOESSNER

TREASURER

Name

Title

815-864-2111

Area Code / Phone Number / Extension

815-864-2113

Area Code / FAX Number

allen.woessner@fsbshannon-polo.com

E-mail Address

www.fsbshannon-polo.com

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

I, ALLEN WOESSNER

Name of the Holding Company Director and Official

TREASURER

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.*

Allen Woessner

Signature of Holding Company Director and Official

1/27/16

Date of Signature JANUARY 27, 2016

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 1209985

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



1 S. Linn St., P.O. Box 85  
Shannon, Illinois 61078  
Phone 815-864-2111  
Toll Free 866-864-2111  
Fax 815-864-2113

211 S. Division Ave., P.O. Box 67  
Polo, Illinois 61064  
Phone 815-946-2777  
Toll Free 866-946-2777  
Fax 815-946-2774

Lake Carroll Facility  
24494 E. Payne Rd.  
Shannon, Illinois 61078  
Phone 815-864-2125  
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FORM FRY-6

SHANNON BANCORP, INC.

SHANNON, Illinois

Fiscal Year Ending December 31, 2015

Report Item 1. The BHC is not required to prepare form 10K with the SEC.

Report Item 2a: Organizational Chart

(1), (2), (4), (5), (6), (7) and Additional

Companies: None

(3) Bank Holding Company owns only 100% of First State Bank Shannon-Polo

Shannon Bancorp, Inc.  
Shannon, Illinois  
549300ELOTXZ1J1WU248  
Incorporated - Delaware



First State Bank Shannon-Polo 100%  
Shannon, Illinois  
NO LEI  
Incorporated - Illinois

Report Item 2b: Submitted via email 1/23/16 3:21 p.m.

[www.fsbshannon-polo.com](http://www.fsbshannon-polo.com)

MEMBER FDIC

**Results:** A list of branches for your holding company: SHANNON BANCORP. INC. (1209985) of SHANNON, 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 IO\_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)	232847	FIRST STATE BANK SHANNON-POLO	1 SOUTH LINN STREET	SHANNON	IL	61078	CARROLL	UNITED STATES	1179	0	FIRST STATE BANK SHANNON-POLO	232847	
OK		Full Service	2304337	POLO BRANCH	211 SOUTH DIVISION STREET	POLO	IL	61064	OGLE	UNITED STATES	190137	1	FIRST STATE BANK SHANNON-POLO	232847	
OK		Full Service	3656891	LAKE CARROLL BRANCH	24494 PAYNE ROAD	SHANNON	IL	61078	CARROLL	UNITED STATES	462474	3	FIRST STATE BANK SHANNON-POLO	232847	

SHANNON BANCORP INC.  
SHANNON, 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 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 <u>during</u> the fiscal year ending 12-31-2015		
(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
<b>Omar C. Wilhelms Family:</b>						
Omar C. Wilhelms Shannon, IL 61078	USA	1780	17.09%	N/A	N/A	N/A
Janice Wilhelms Shannon, IL 61078	USA	902	8.66%	N/A	N/A	N/A
Robin R. Saar Shannon, IL 61078	USA	228	2.19%	N/A	N/A	N/A
Candace Schubert Shannon, IL 61078	USA	132	1.27%	N/A	N/A	N/A
<b>Delores Meiners Family:</b>						
Delores Meiners Trust, Delores Meiners Trustee Dixon, IL 61021	USA	1400	13.44%	N/A	N/A	N/A
Jeffrey Meiners Franklin Grove, IL 61031	USA	74	0.71%	N/A	N/A	N/A
Joan Meiners Franklin Grove, IL 61031	USA	25	0.24%	N/A	N/A	N/A
Steven Meiners IL 61021	Dixon, USA	89	0.85%	N/A	N/A	N/A
Michael Meiners Oregon, IL 61061	USA	68	0.65%	N/A	N/A	N/A

**Byers Family:**

Walter Byers Saline, MI 48176	USA	239	2.30%	N/A	N/A	N/A
Philip Byers Saline, MI 48176	USA	46	0.44%	N/A	N/A	N/A
Callie Celichowski Memphis, TN 38125	USA	46	0.44%	N/A	N/A	N/A
Robert Byers Trust Robert Byers Trustee Naperville, IL 60565	USA	269	2.58%	N/A	N/A	N/A
Jeffrey Byers Buckeye, AZ 85396	USA	46	0.44%	N/A	N/A	N/A
Melissa Byers Naperville, IL 60565	USA	46	0.44%	N/A	N/A	N/A
Roy Byers Trust Robert Byers Trustee Naperville, IL 60565	USA	148	1.42%	N/A	N/A	N/A
Roy Byers Aurora, MO 65605	USA	91	0.87%	N/A	N/A	N/A
Shannon Byers Aurora, MO 65605	USA	25	0.24%	N/A	N/A	N/A
<b>Individual:</b> Denny R. Borgmann Leaf River, IL 61047	USA	600	5.76%	N/A	N/A	N/A

SHANNON BANCORP INC.  
SHANNON, 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)
Omar C. Wilhelms Shannon, IL 61078 USA	Chairman, President - First State Bank Shannon-Polo	Chairman of the Board and President	Chairman of the Board and President	N/A	17.09%	N/A	N/A
Janice Wilhelms Shannon, IL 61078 USA	Marketing Director - First State Bank Shannon-Polo	N/A	Marketing Director - First State Bank Shannon-Polo	N/A	8.66%	N/A	N/A
Robin R. Saar Shannon, IL 61078 USA	Executive Vice President, Financial Services Representative - First State Bank Shannon-Polo	Secretary - Director	Executive Vice President, Financial Services Representative, Director	N/A	2.19%	N/A	N/A
Candace Schubert Shannon, IL 61078 USA	Teller - First State Bank Shannon-Polo	N/A	Teller	N/A	1.27%	N/A	N/A
Allen Woessner Shannon, IL 61078 USA	Senior Vice President & Cashier - First State Bank Shannon-Polo	Treasurer and Director	Senior Vice President & Cashier, Director	N/A	1.63%	N/A	N/A
Delores Meiners Trust, Delores Meiners Trustee Dixon, IL 61021 USA	Retired	N/A	N/A	Director - Crest Foods Company	13.44%	N/A	N/A

Jeffrey Meiners Franklin Grove, IL 61031 USA	President - Crest Foods Company	Director	Director	President - Crest Foods Company	0.71%	N/A	Crest Foods Company 28.1%
Joan Meiners Franklin Grove, IL 61031 USA	Homemaker	N/A	N/A	N/A	0.24%	N/A	N/A
Steven Meiners Dixon, IL 61021 USA	Vice President of Sales - Crest Foods Company	N/A	N/A	Vice President of Sales - Crest Foods Company	0.85%	N/A	Crest Foods Company 28.1%
Michael Meiners Oregon, IL 61061 USA	Vice President of Manufacturing - Crest Foods Company	N/A	N/A	Vice President of Manufacturing - Crest Foods Company	0.65%	N/A	Crest Foods Company 27.5%
Kipp Meyers Lanark, IL 61046 USA	Attorney	Director	Director	N/A	0.00%	N/A	N/A