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# 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, Anthony V. Sisto  
Name of the Holding Company Director and Official  
Director & CEO  
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 of Holding Company Director and Official  
Date of Signature 3-25-2016

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 3371297  
C.I. \_\_\_\_\_

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  
STC Bancshares Corp.  
Legal Title of Holding Company  
460 S. 1st Street  
(Mailing Address of the Holding Company) Street / P.O. Box  
St. Charles IL 60174  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Thomas Spoden CFO  
Name Title  
630-463-4366  
Area Code / Phone Number / Extension  
630-513-7497  
Area Code / FAX Number  
tspoden@stccapitalbank.com  
E-mail Address

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

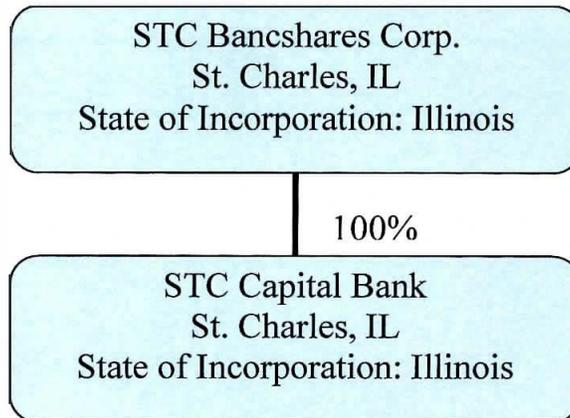
Does the reporter request confidential treatment for any portion of this submission?  
 Yes Please identify the report items to which this request applies:  
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."  
 No

**Form FR Y-6**

**STC Bancshares Corp.  
St. Charles, Illinois  
Fiscal Year Ending December 31, 2015**

Report Item

- 1.) The bank holding company prepares an annual report for its shareholders. Copies of the annual report have been included with this report.
- 2.)
  - a. Organizational Chart below.
  - b. Branch Verification submitted via e-mail on March 21, 2016.



Entities listed above do not have a Legal Entity Identifier (LEI)

Results: A list of branches for your depository Institution: STC CAPITAL BANK (ID\_RSSD: 3371309).  
 This depository Institution is held by STC BANCSHARES CORP. (3371297) of SAINT CHARLES, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3371309	STC CAPITAL BANK	460 SOUTH 1ST STREET	SAINT CHARLES	IL	60174	KANE	UNITED STATES	440164	0	STC CAPITAL BANK	3371309	
OK		Full Service	3963115	SAINT CHARLES BRANCH	2825 FOXFIELD DRIVE	SAINT CHARLES	IL	60174	KANE	UNITED STATES	478363	1	STC CAPITAL BANK	3371309	
OK		Full Service	4651914	SOUTH ELGIN BRANCH	622 RANDALL ROAD	SOUTH ELGIN	IL	60177	KANE	UNITED STATES	Not Required	Not Required	STC CAPITAL BANK	3371309	

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STC Bancshares Corp.  
 St. Charles, Illinois  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 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
Eduardo Greco St. Charles, IL USA	USA	67,500 15.48%
Charles Wolande Naples, FL USA	USA	42,834 9.82%
Edward N. Levato Hanover Park, IL USA	USA	36,833 8.45%
Keith Kotche Hanover Park, IL USA	USA	35,333 8.10%
Philip Corcoran St. Charles, IL USA	USA	30,000 6.88%
W. Phillip Wilmington St. Charles, IL USA	USA	24,000 5.50%
Anthony Sisto Inverness, IL USA	USA	22,500 5.16%
James D. Parrilli Jr. St. Charles, IL USA	USA	22,500 5.16%

Shareholders not listed in 3 (1)(a) through 3 (1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2015.

(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
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None to Report

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 STC Bancshares, Corp.  
 St. Charles, Illinois  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

Name & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies if 25% or more of voting securities are held
W. Philip Wilmington St. Charles, IL, USA	IT Executive	Director & Chairman	Director (STC Capital Bank)	Co-President Workday, Inc	5.50%	None	ON2R Investments (33%)
Anthony V. Sisto Inverness, IL, USA	N/A	Director & CEO	Director, Chairman & CEO (STC Capital Bank)	N/A	5.16%	None	CAAJ, LLC (50%)
Christopher Woelffer St. Charles, IL, USA	N/A	Director & President	Director & President (STC Capital Bank)	N/A	1.15%	None	None
Edward N. Levato Hanover Park, IL, USA	Attorney/ RE Development	Director & Secretary	Director (STC Capital Bank)	Principal Levato & Kotche	8.45%	None	Levato & Kotche (50%) Old Town Bloomingdale Partners (50%) Beck Properties (25%) DEKED, LLC (100%)
Eduardo Greco St. Charles, IL, USA	Wholesale Foods	Director	Director (STC Capital Bank)	President Greco & Sons, Inc	15.48%	None	Greco & Sons, Inc (35%)
Gregory M. Licht St. Charles, IL, USA	Retired executive	Director	Director (STC Capital Bank)	N/A	4.59%	None	GMK (50%) B-B (50%) KAL (50%) ML Investment Group (33%) Brookside (50%) Two Rivers (50%) Horizon Financial (27%)
James D. Parrilli, Jr. Wayne, IL, USA	Insurance	Director	Director (STC Capital Bank)	Vice President Weiss Insurance Agency Inc	5.16%	None	Suburban Insurance Services Inc(50%) L.C. Inc (100%)
Keith Kotche Hanover Park, IL, USA	Attorney/ RE Development	Director	Director (STC Capital Bank)	Principal Levato & Kotche	8.10%	None	Levato & Kotche (50%) Old Town Bloomingdale Partners (50%) Beck Properties (25%) AVM Investments, LLC (100%) KOMAC Partners (50%)
Charles Wolande Naples, FL, USA	Retired Executive	Director	Director (STC Capital Bank)	N/A	9.82%	None	Caesh Wheels, LLC (50%) Caesh Enterprises, LLC (50%) Caesh Properties, LLC (50%) WR Key Investments, LLC (50%) CSW Investments, LLC (100%) Wolande Investments, LLC (100%)
Valerie J. DuCharme St. Charles, IL, USA	N/A	Asst. Secretary	Executive Vice President (STC Capital Bank)	N/A	0.46%	None	None