

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.

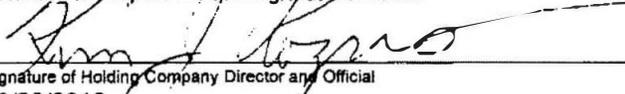
i. Kevin J. Rogers

Name of the Holding Company Director and Official  
Yankee Ridge, Inc. CEO/Director

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  
03/28/2016  
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 2948919  
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

Yankee Ridge, Inc.

Legal Title of Holding Company

201 N. Vermilion, PO Box #20

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

Allerton IL 61810  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kevin J. Rogers EVP & CEO

Name Title

217-834-3022

Area Code / Phone Number / Extension

217-834-3066

Area Code / FAX Number

krogers@philobank.com

E-mail Address

www.philobank.com

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 FRY 6  
YANKEE RIDGE, INC.  
ALLERTON, ILLINOIS  
FISCAL YEAR ENDING DECEMBER 31, 2015

1a: The BHC is not required to prepare form 10K with the SEC.

1b: The BHC prepares an annual report for its shareholders.  
Enclosed are two copies of the annual report.

2a: Organizational Chart

12/31/2015

SUBMITTED 3-28-16

YANKEE RIDGE, INC.  
201 N. VERMILION  
ALLERTON, IL 61810  
Legal Entity Number (LEI): None  
INCORPORATED IN ILLINOIS  
100%

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|

PHILO EXCHANGE BANK  
102 W. WASHINGTON  
PHILO, IL 61864  
Legal Entity Number (LEI): None  
INCORPORATED IN ILLINOIS  
100%

2b: Domestic Branch list provided.

Results: A list of branches for your depository institution: PHILO EXCHANGE BANK (ID\_RSSD: 667346).  
 This depository institution is held by YANKEE RIDGE, INC. (2948919) of ALLERTON, 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>.

\* FDICUNUM, 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	FDICUNUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	667346	PHILO EXCHANGE BANK	102 WEST WASHINGTON STREET	PHILO	IL	61864	CHAMPAIGN	UNITED STATES	3900	0	PHILO EXCHANGE BANK	667346	
OK		Full Service	650834	STATE BANK OF ALLERTON BRANCH	201 NORTH VERMILION	ALLERTON	IL	61810	VERMILION	UNITED STATES	7684	1	PHILO EXCHANGE BANK	667346	
OK		Full Service	2088721	COMMUNITY BANK PLAZA FACILITY	LINCOLN STREET AND DILLER STREET	BROADLANDS	IL	61816	CHAMPAIGN	UNITED STATES	226331	2	PHILO EXCHANGE BANK	667346	

## FEDERAL RESERVE FORM FYR-6

YANKEE RIDGE, INC.  
ALLERTON, ILLINOIS

FISCAL YEAR ENDING DECEMBER 31, 2015  
REPORT ITEM: 3

CURRENT SHAREHOLDERS WITH OWNERSHIP OR CONTROL OF 5% OR MORE  
WITH THE POWER TO VOTE AS OF 12-31-13

3(1)(A) Name & Address (City, State, Country)	3(1)(B) Country of Citizenship or Incorporation	3(1)(C) Number & Percentage of Voting Securities Held
Daniel G. Allen Trust Victoria C. Allen, Trustee Champaign, Illinois USA	USA	580 6.65%
Estate of Joleen D. Allen Champaign, Illinois, USA	USA	1580 18.12%
Harry T. Allen Champaign, Illinois, USA	USA	500 5.73%
Ralph J. Allen Champaign, Illinois, USA	USA	480 5.50%
Victoria C. Allen Champaign, Illinois, USA	USA	560 6.42%
Suzanne Sanders Carbondale, IL, USA	USA	720 8.26%
Merle W. Schweineke Homer, Illinois, USA	USA	1417 16.25%
Colten T. Allen Trust Suzanne Sanders, Trustee Homer, IL, USA	USA	180 2.06%
Gracyn Allen Trust Suzanne Sanders, Trustee Homer, IL, USA	USA	140 1.61%
Natalie C. Allen Trust Victoria C. Allen, Trustee Champaign, Illinois USA	USA	60 0.69%
Spencer R. Allen Trust Suzanne Sanders, Trustee Homer, IL, USA	USA	180 2.06%
Daniel R. Gambill Champaign, Illinois USA	USA	20 0.23%
Daniel R. Gambill Trust Victoria C. Allen, Trustee Champaign, Illinois USA	USA	40 0.46%

ITEM 3.2  
N/A

FEDERAL RESERVE FORM FYR-6  
 YANKEE RIDGE, INC.  
 ALLERTON, ILLINOIS  
 FOR FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM 4  
 INSIDERS

4 (1) Name & Address (City, State, Country)	4 (2) PRINCIPAL OCCUPATION OTHER THAN BANK	4 (3)(a) TITLE & POSTION WITH BHC	4 (3)(b) TITLE & POSTION WITH OTHER BUSINESSES	4 (4)(a) % OF VOTING SHARES BHC	4 (4)(b) % OF Voting SHARES IN SUBSIDIARY	4 (4)(C) LIST NAMES OF OTHER COMPANIES IF 25% + OF VOTING SHARES ARE HELD
Kevin J. Rogers Villa Grove, IL	N/A	Ex V.P. & CEO DIRECTOR	N/A	0.50%	0%	N/A
Merle W. Schweineke Homer, IL	RETIRED BANKER	SECRETARY DIRECTOR	N/A	16.25%	0%	N/A
Gregory K. Allen Homer, IL	OWNER FERTILIZER DEALERSHIP	DIRECTOR	President, Prairie State Warehouse President, S&A Farms, Inc.	0.00%	0%	AFO Development 33.33% AFO Operation 33.33% S&A Farms, Inc. 50% Prairie State Warehouse, Inc. 100%
Chris A. Vandeventer Villa Grove, IL	N/A	V.P.	N/A	0.37%	0%	N/A
John R. Cutsinger Allerton, IL	Retired Fuel Dealer	DIRECTOR	N/A	1.38%	0%	N/A
Daniel G. Allen Trust Victoria C. Allen, Trustee Champaign, Illinois USA	Retired Fertilizer Dealer	N/A	N/A	6.65%	0%	N/A
Colten T. Allen Trust (Suzanne Sanders, Trustee) Homer, IL, USA	Student	N/A	N/A	2.06%	0%	SGC Farms, Inc. 33.33%
Gracyn Allen Trust (Suzanne Sanders, Trustee) Homer, IL, USA	N/A	N/A	N/A	1.61%	0%	N/A
Gregory K. Allen Trust (Gregory K. Allen, Trustee) Homer, IL, USA	N/A	N/A	N/A	0.00%	0%	N/A
Harry T. Allen Champaign, Illinois, USA	Retired Fertilizer Dealer	N/A	N/A	5.73%	0%	N/A
Estate of Joleen D. Allen Champaign, IL USA	Retired Teacher	N/A	N/A	18.12%	0%	N/A
Natalie C. Allen Trust Victoria C. Allen, Trustee Champaign, Illinois USA	N/A	N/A	N/A	0.69%	0%	N/A
Spencer R. Allen Trust (Suzanne Sanders, Trustee) Homer, IL, USA	Ag Supply	N/A	N/A	2.06%	0%	SCG Farms, Inc. 33.33%
Victoria C. Allen Champaign, Illinois, USA	Accountant	N/A	Comptroller, Allerton Supply	6.42%	0%	Allen Farms, Inc. 100%
Daniel R. Gambill Champaign, Illinois USA	Civil Engineer	N/A	N/A	0.23%	0%	N/A
Daniel R. Gambill Trust Victoria C. Allen, Trustee Champaign, Illinois USA	N/A	N/A	N/A	0.46%	0%	N/A
Suzanne Sanders Carbondale, IL, USA	N/A	N/A	N/A	8.26%	0%	S & A Farms, Inc. 50%