

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 04 REC'D

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

549300HQTBE622M438

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

I, **David Karabinos**

Name of the Holding Company Director and Official

Chairman of the Board

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.

Reporter's Name, Street, and Mailing Address

ABH Bancorp, Inc.

Legal Title of Holding Company

3301 Memorial Parkway SW

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

Huntsville

AL

35801

City

State

Zip Code

Same

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Ben Lindley

Interim CFO

Name

Title

256-428-1141

Area Code / Phone Number / Extension

256-428-1826

Area Code / FAX Number

blindley@abhsv.com

E-mail Address

www.americanbankofhuntsville.com

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

Signature of Holding Company Director and Official

03/30/2016

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
 C.I.

3314703

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

ABH Bancorp, Inc.

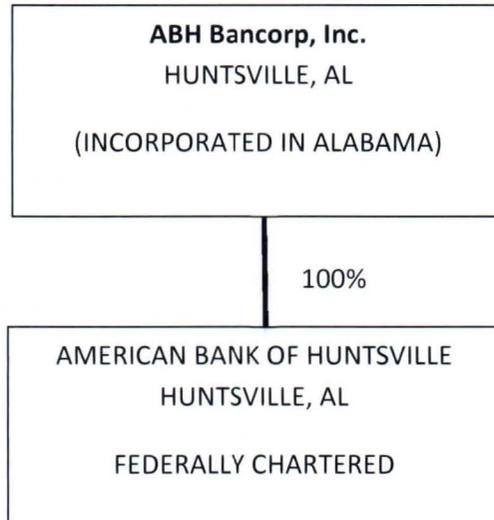
Huntsville, AL 35801

Fiscal Year Ending December 31, 2015

Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the responsible Reserve Bank, a copy is will be sent upon completion.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank (See Attached).

3: Securities Holders listing provided to the Federal Reserve Bank (See Attached).

4: Insiders listing provided to the Federal Reserve Bank (See Attached).

Results: A list of branches for your depository institution: **AMERICAN BANK OF HUNTSVILLE (ID_RSSD: 626370)**.
 This depository institution is held by **ABH BANCORP, INC. (3814703)** of **HUNTSVILLE, AL**.
 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)	626370	AMERICAN BANK OF HUNTSVILLE	3301 MEMORIAL PARKWAY SOUTHWEST	HUNTSVILLE	AL	35801	MADISON	UNITED STATES	45483	0	AMERICAN BANK OF HUNTSVILLE	626370	

OK

Form FR Y-6
Securities Holders

<u>Shareholder</u>	<u>City/State/Country</u>	<u># Shares</u>	<u>Ownership Percentage</u>
Janice F Smith	Huntsville, AL, United States	174,000	
Janice H Smith	Huntsville, AL, United States	<u>8,500</u>	
		182,500	9.863%
Spence LTD	Blakely, GA, United States	134,779	
Spence II LTD, LP	Blakely, GA, United States	<u>48,221</u>	
		183,000	9.890%
Shaul Zislin	Hollywood, FL, United States	120,097	6.491%
Eliyahu Levy	Miami, FL, United States	107,547	5.812%

Form FR Y-6
ABH Bancorp, Inc.
Fiscal Year Ending December 31, 2015

(1) Name, City, State, Country	(2) Principal Occupation if other than with the Holding Company	(3)(a) Title and Position with Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
David Karabinos Huntsville, AL USA	Healthcare Technology	Director & Chairman	Director American Bank of Huntsville	CEO PointClear Solutions	4%	None	N/A
Jan Smith Huntsville, AL USA	Defense Contracting	Director	Director American Bank of Huntsville	Owner/CEO S3, Inc.	9%	None	100% of S3, Inc.
Shaul Zislin Hollywood, FL USA	Manufacturing/Distributing	Director	Director American Bank of Huntsville	Owner/COO Surf Style, Inc.	6%	None	100% of Surf Style, Inc.
Steve Denney Huntsville, AL USA	Surveying/Mapping	Director	Director & Chairman American Bank of Huntsville	CEO The Atlantic Group	3%	None	N/A
Joe Carden Madison, AL USA	Retired Bank Executive	Director	Director American Bank of Huntsville	Retired	2%	None	N/A
Vernon Bice Huntsville, AL USA	N/A	CEO/President	CEO, President American Bank of Huntsville	N/A	0%	None	N/A
Sandra Stephens Huntsville, AL USA	N/A	CFO, Corporate Secretary	CFO, EVP American Bank of Huntsville	N/A	<1%	None	N/A