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 6(a) of the International Banking Act (12 U.S.C. § 310(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.

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, David E. Anderson
Name of the Holding Company Director and Official
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
03/18/2015
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

R S S D I D
I 238197
C I

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year
N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Person to whom questions about this report should be directed:
N. Dean Goewey
Name
VP / CFO
Title

Address (URL) for the Holding Company's web page:
www.abbank.com

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0097), Washington, DC 20503.
### Data Action: Effective Date

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**Notes:**
- 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 must be submitted in shorthand format or via the FR Y-10 Online application: https://y10.bank.gov. 
- *FICL UNIRED, Office Number, and ID_BCEID columns are for reference only. Verification of these values is not required.*
<table>
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<tr>
<th>Name of the Company</th>
<th>Director</th>
<th>Chairman</th>
<th>President</th>
<th>Chief Financial Officer</th>
<th>General Counsel</th>
<th>Secretary</th>
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**Report from: Presidents**

*Signature*

John Doe
Chief Executive Officer

Jane Smith
Chief Financial Officer

Michael Johnson
General Counsel

Mary Brown
Chief Information Officer

**Date:** [Insert Date]

*Report Given To: Directors*

*Signature*

John Doe
Chief Executive Officer

Jane Smith
Chief Financial Officer

Michael Johnson
General Counsel

Mary Brown
Chief Information Officer

**Date:** [Insert Date]