

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 26A 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 226.6(b) of Regulation Y (12 C.F.R. § 226.6(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

N/A

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

I, **Gerald L. Leng**

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Capital Bancshare, Inc.

Legal Title of Holding Company

PO Box 457

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

Primghar IA 51245-0457

City State Zip Code

185 S Green Ave

Physical Location (if different from mailing address)

I 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.

Person to whom questions about this report should be directed:

Gerald L. Leng President

Name Title

712-957-6815

Area Code / Phone Number / Extension

712-957-0800

Area Code / FAX Number

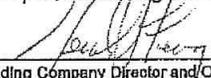
glengsave@tcaexpress.net

E-mail Address

www.savingsbankia.com

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

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

4-26-16

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 **3104794**
C.I. _____

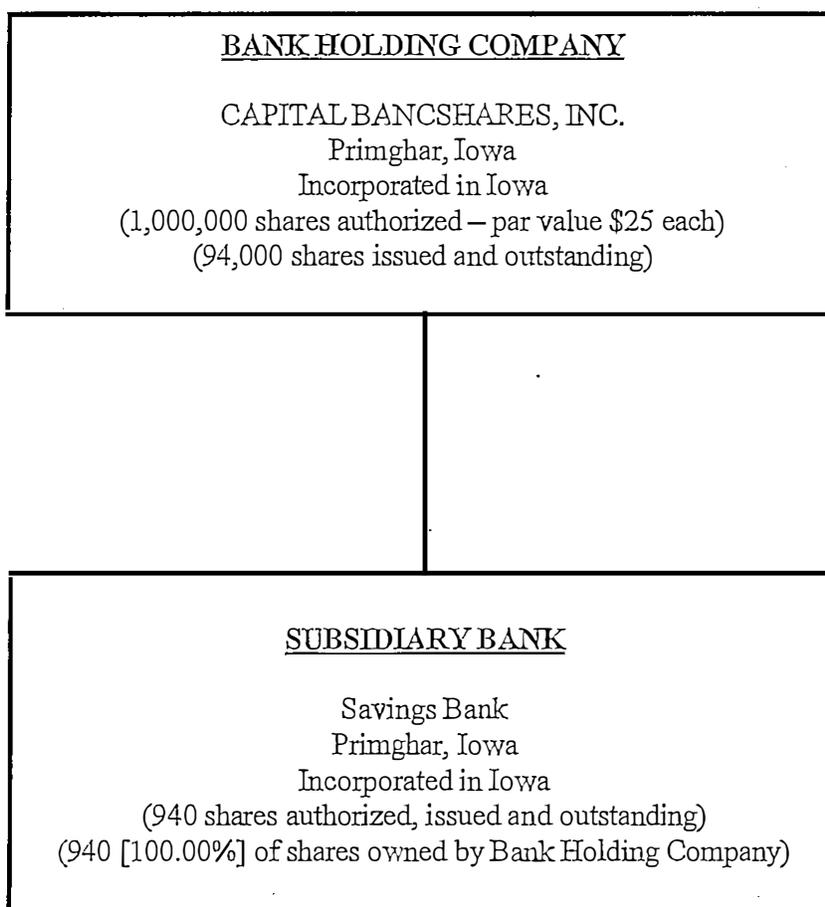
Does the reporter request confidential treatment for any portion of this submission?

- 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

FORM FR Y-6
CAPITAL BANCSHARES, INC.
PRIMGHAR, IOWA
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item

- 1: The BHC does prepare an annual report for its shareholders.
Enclosed is a copy of the annual report.
- 2a: Organization Chart



Footnote: No LEI for the above entities

Results: A list of branches for your holding company: CAPITAL BANCSHARES, INC. (3104794) of PRIMGHAR, IA. 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>.

* FDICUNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	BranchID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDICUNINUM*	Office Number*	Head Office	Head OfficeID_RSSD*	Comments
OK		Full Service (Head Office)	588348	SAVINGS BANK	185 SOUTH GREEN	PRIMGHAR	IA	51245	O'BRIEN	UNITED STATES	8586	0	SAVINGS BANK	588348	
OK		Full Service	3520031	HARTLEY BRANCH	80 SOUTH CENTRAL AVENUE	HARTLEY	IA	51346	O'BRIEN	UNITED STATES	364310	1	SAVINGS BANK	588348	
OK		Full Service	3680823	LAKE PARK BRANCH	1487 135TH AVENUE	LAKE PARK	IA	51347	DICKINSON	UNITED STATES	464130	2	SAVINGS BANK	588348	

CAPITAL BANCSHARES, INC.
 PRIMGHAR, IOWA
 FORM FR Y-6
 DECEMBER 31, 2015

Report Item 3: Shareholders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15			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 during the fiscal year ending 12-31-15		
(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	(2)(a) Name and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Gerald Leng Primghar, Iowa	USA	32,925 – 35.03% common	None	None	None
Arnold Leng Primghar, Iowa	USA	28,125 – 29.92% common			
Susan Leng Irrevocable Family Trust Trustee: Arnold Leng Primghar, Iowa	USA	12,934 – 13.76% common			
Rexann Brant Paullina, Iowa	USA	12,250 – 13.03% common			

FORM FR Y-6
 CAPITAL BANCSHARES, INC.
 PRIMGHAR, IOWA
 FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Inside

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank 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)
Gerald Leng Primghar, IA USA	Banking	Director, President, CEO, Treasurer	Director-President, CEO (Savings Bank)	President Cloverdale, Inc.	35.03%	None	Cloverdale, Inc. (62%)
Arnold Leng Primghar, IA USA	Farmer	Director, Vice-President	Director Vice-President (Savings Bank)	President C & L Farms, Inc.	29.92%	None	C & L Farms, Inc. (85%)* *owned in joint tenancy
Susan Leng Irrevocable Family Trust Trustee: Arnold Leng Primghar, IA USA	N/A	N/A	N/A	Secretary C & L Farms, Inc.	13.76%	None	C & L Farms, Inc. (85%)* *owned in joint tenancy
Rexann Brant Paullina, IA USA	N/A	N/A	N/A	None	13.03%	None	None
Jamey Rehder Granville, IA USA	Banking	Secretary	Vice-President	None	None	None	None