

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, Thomas D. Soenksen

Name of the Holding Company Director and Official

President, 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

03/03/2016

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.

3070013

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)

Reporter's Name, Street, and Mailing Address

CFB Holding Company

Legal Title of Holding Company

1442 Lincolnway

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

Clinton

IA

52732

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kathryn A. Forrest

Executive Vice President

Name

Title

563-519-0641

Area Code / Phone Number / Extension

563-243-9747

Area Code / FAX Number

k.forrest@bankatcfb.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.

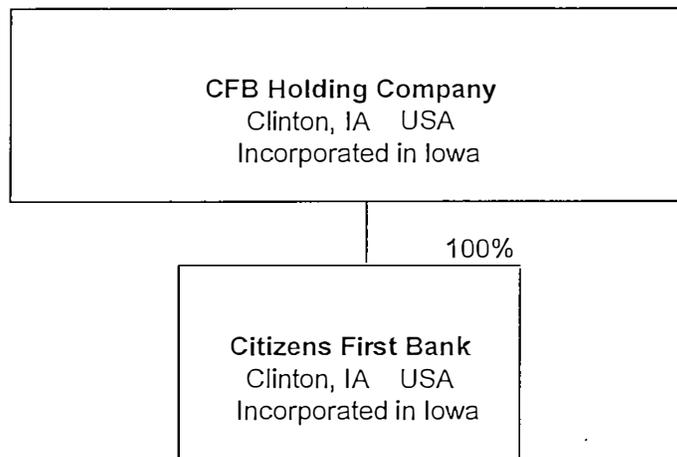
The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
CFB Holding Company
Clinton, Iowa
Fiscal Year Ending December 31, 2015

Report Item 2(a): Organization Chart
CFB Holding Co. is a Single Bank Holding Company

****CFB Holding Company does not have an LEI to report****



There are no non-controlled investments greater than 5% but less than 25% to report.

Report Item 2(b): Branch Verification

Branch information was downloaded from the Federal Reserve Website, reviewed and e-mailed as per the instructions on 3/3/16.

Results: A list of branches for your depository institution: **CITIZENS FIRST BANK (ID_RSSD: 2882983)**.
 This depository institution is held by **CFB HOLDING COMPANY (3070013)** of **CLINTON, 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>.

* 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)	2882983	CITIZENS FIRST BANK	1442 LINCOLN WAY	CLINTON	IA	52732	CLINTON	UNITED STATES	80561	0	CITIZENS FIRST BANK	2882983	
OK		Full Service	3528158	CAMANCHE BRANCH	403 SOUTH WASHINGTON BOULEVARD	CAMANCHE	IA	52730	CLINTON	UNITED STATES	431160	2	CITIZENS FIRST BANK	2882983	
OK		Full Service	3528176	MID-TOWN BRANCH	1329 NORTH 2ND STREET	CLINTON	IA	52732	CLINTON	UNITED STATES	359886	1	CITIZENS FIRST BANK	2882983	

Form FR Y-6
 CFB Holding Company
 Clinton, IA
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2015

(1)(a) Name and Address	(1)(b) Country of Citizenship or Incorporation	Number of Shares	(1)(c) % of Ownership	Class of Stock
James E. Byrns Clinton, IA, USA	USA	76,574	10.56%	Common
Sherry L. Dogruyusever Revocable Trust * Urbandale, IA, USA *Trustee: Sherry L. Dogruyusever	USA	45,045	6.21%	Common
Jack Seeser Marital Trust ** Clinton, IA, USA	USA	36,267	5.00%	Common

**Co- Trustees: Brent Seeser, Randall Sesser, Jane Kramer

Securities holders 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

(2)(a) Name and Address	(2)(b) Country of Citizenship or Incorporation	Number of Shares	(2)(c) % of Ownership	Class of Stock
none				
none				
none				

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CFB Holding Company
Clinton, IA
For Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

<u>Name and Address</u>	<u>Principal Occupation if not with Holding Co.</u>	<u>Title/Position with Holding Company</u>	<u>Title/Position with Subsidiaries</u>	<u>Title/Position with Other Businesses</u>	<u>% of Voting Shares in Bank Holding Co.</u>	<u>% of Voting Shares in Subsidiaries</u>	<u>Name of Other Companies & % of Voting Securities Held (= to or > 25%)</u>
Thomas D. Soenksen Clinton, IA USA	N/A	President/Director	CEO (Citizens First Bank)	N/A	Participant in Citizens First Bank 401k Plan which owns 1.92%	N/A	N/A
Kathryn A. Forrest Clinton, IA USA	N/A	EVP	President (Citizens First Bank)	N/A	Participant in Citizens First Bank 401k Plan which owns 1.92%	N/A	N/A
Keith D. Hook Morrison, IL USA	Sr. VP Lending	N/A	Sr. VP Lending (Citizens First Bank)	N/A	Participant in Citizens First Bank 401k Plan which owns 1.92%	N/A	N/A
Barbara A. Olsen Clinton, IA USA	Sr. VP Deposits	N/A	Sr. VP Deposits (Citizens First Bank)	N/A	Participant in Citizens First Bank 401k Plan which owns 1.92%	N/A	N/A
Charles A. Armstrong Bettendorf, IA USA	Commercial Real Estate	Director	Director (Citizens First Bank)	V.P./ Director	0.91%	N/A	N/A
Barton T. Baker Bettendorf, IA USA	Hotel Ownership/Mgmt.	Director	Director (Citizens First Bank)	President	1.09%	N/A	Frontier Hospitality Group of Illinois 44.3% Frontier Hospitality Group 60% Frontier Dubuque Hotels 28%
Gregory A. Baker Clinton, IA USA	Soft Drink Wholesaler	Director	Director (Citizens First Bank)	President	2.12%	N/A	Bacor Ltd. 50% Great River Enterprises 50%
James E. Byrns Clinton, IA USA	Retired	Principal Shareholder	N/A	N/A	10.56%	N/A	Custom Pak, Inc. 35%
Mary P. Connell Clinton, IA USA	Manufacturing	Director	Director (Citizens First Bank)	President	1.83%	N/A	Air Control 51% Pentagon Partners 50%
Richard W. Farwell Fulton, IL USA	Attorney	Director	Director (Citizens First Bank)	Partner	1.83%	N/A	Richard W. Farwell, P.C. 100% Farwell & Bruhn 50%
Michael R. Hanrahan Fulton, IL USA	Corporate Executive	Director	Director (Citizens First Bank)	Executive V.P.	1.00%	N/A	N/A
Robert B. Holesinger Clinton, IA USA	Business Owner	Director	Director (Citizens First Bank)	Owner	4.57%	N/A	Quality Concrete 100% BC Farms 100% BC Land 100% Riverland Estates 33% Millcreek Investors 25% P & B Ventures 50%
Stephen L. Howes Clinton, IA USA	Real Estate	Director	Director (Citizens First Bank)	Partner	4.27%	N/A	Howes & Jefferies Realtors 40% Valley Bluff Coporation 37.5%
W. Thomas Kelly Cordova, IL USA	Business Owner	Director	Director (Citizens First Bank)	President	2.76%	N/A	Kelly Heating & Oil, Inc. 100%
Ronald I. Kircher Clinton, IA USA	CPA	Director	Director (Citizens First Bank)	Partner	1.37%	N/A	N/A
John P. McElaney Fulton, IL USA	Business Owner	Director	Director (Citizens First Bank)	Owner	2.19%	N/A	McElaney Motors 73% Shamrock Equity Co., LC 73% JPM Product Co. Ltd. 100% JAVA Reinsurance Inc. 100%