

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.

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)

I, **David M. Schaible**
Name of the Holding Company Director and Official
Director and Treasurer
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
CSB Bancorp, Inc.
Legal Title of Holding Company
1010 S. Main St.
(Mailing Address of the Holding Company) Street / P.O. Box
Chelsea MI 48118
City State Zip Code

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.

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:
David M. Schaible Director and Treasurer
Name Title
734-385-1135
Area Code / Phone Number / Extension
734-475-7740
Area Code / FAX Number
dschaible@csbonline.com
E-mail Address

David M. Schaible
Signature of Holding Company Director and Official
3/15/16
Date of Signature

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

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

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

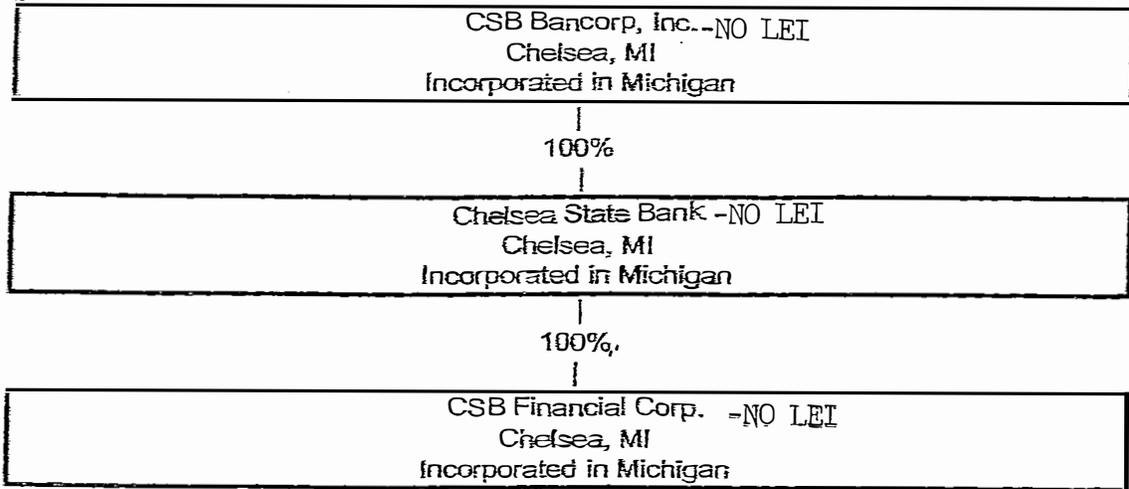
For Federal Reserve Bank Use Only
RSSD ID **3306824**
C.I. _____

Form FR Y-6

CSB Bancorp, Inc.
1010 S. Main Street
Chelsea, MI 48118
Fiscal Year Ending December 31, 2015

Report Item

- 1: The bank holding company prepares an annual report for its shareholders.
Two copies are enclosed.
2. Organizational Chart



Results: A list of branches for your depository institution: **CHELSEA STATE BANK (ID_RSSD: 711548)**.
 This depository institution is held by **CSB BANCORP, INC. (3306824)** of **CHELSEA, MI**.
 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)	711548	CHELSEA STATE BANK	1010 SOUTH MAIN STREET	CHELSEA	MI	48118-001	WASHTENAW	UNITED STATES	8758	0	CHELSEA STATE BANK	711548	
OK		Full Service	2043681	CHELSEA OFFICE	305 SOUTH MAIN STREET	CHELSEA	MI	48118-140	WASHTENAW	UNITED STATES	230832	1	CHELSEA STATE BANK	711548	
OK		Full Service	3075540	DEXTER BANKING CENTER	7101 DEXTER-ANN ARBOR ROAD	DEXTER	MI	48130	WASHTENAW	UNITED STATES	361930	2	CHELSEA STATE BANK	711548	

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CSB Bancorp Inc.
Chelsea, MI

Fiscal Year Ending December 31, 2015

Report Item 3: Security Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control
Or holdings of 5% or more with powers to vote
As of fiscal year ending 12-31-15

N/A

Security holders not listed in 3(1)(a) through
3(1)(c) that had ownership, control or holdings
of 5% or more to during fiscal year ending
12-31-15

N/A

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CSB Bancorp Inc.
Chelsea, MI

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name City, State	(2) Principal Occupation if Other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage Voting Shares in Bank Holding Co.	(4)(b) Percentage Voting Shares in Subsidiaries	(4)(c) Other Cos. if 25% or more of Voting Sec.
Mark Heydlauff Chelsea MI	Business Owner	Director	Director Chelsea State Bank	Owner, Heydlauff's Appliances & Electronics	.15%	N/A	Heydlauff's Inc.(33%), H 3 LLC (33%), Heydlauff's Management LTD (25%)
Kenneth Gietzen Chelsea, MI	N/A	Director	Director Chelsea State Bank	N/A	.66%	N/A	N/A
John Mann Chelsea, MI	N/A	Chairman & Director	President, Director, and Chairman Chelsea State Bank	N/A	1.76%	N/A	N/A
Nancy Graebner Chelsea, MI	Health	Director	Director Chelsea State Bank	President, CEO & Trustee-St. Joseph Mercy Chelsea Hospital	.10%	N/A	N/A

(1) Name City, State	(2) Principal Occupation if Other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage Voting Shares in Bank Holding Co.	(4)(b) Percentage Voting Shares in Subsidiaries	(4)(c) Other Cos. if 25% or more of Voting Sec.
David Schaible Chelsea, MI	N/A	Secretary, Treasurer, & Director	EVP, Secretary & Director Chelsea State Bank	N/A	3.98%	N/A	N/A
Scott Tanner Chelsea, MI	N/A	Director	Director Chelsea State Bank	N/A	.25%	N/A	N/A
Marni Schmid Dexter, MI	Retail/ Pharmacy	Director	Director Chelsea State Bank	Managing Director, Dexter Pharmacy d/b/a Village Pharmacy II and CFO, Frederick Schmid, Inc.	.02%	N/A	N/A
William Holmes Ann Arbor, MI	Commercial Pilot	Director	Director Chelsea State Bank	Director Chelsea Milling Co.	.41%	N/A	N/A
Craig Common Chelsea, MI	Chef	Director	Director	Owner- Common Grill	.10%	N/A	50% Craigs Inc. D/B/A The Common Grill & 50% Common Family, LLC