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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, **James P. Thines**

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

02/24/2016

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. 1210301
C.I. _____

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)

Reporter's Name, Street, and Mailing Address

C.S.B. Holding Corporation
Legal Title of Holding Company
114 West Main Street P O Box 198

(Mailing Address of the Holding Company) Street / P.O. Box
Wyoming IA 52362

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

James P. Thines **Director/Secretary**
Name Title

563-488-2211

Area Code / Phone Number / Extension

563-488-2226

Area Code / FAX Number

jimt@csbwyoming.com

E-mail Address

www.csbwyoming.com

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

C.S.B. HOLDING CORPORATION

Wyoming, Iowa

Fiscal Year Ending December 31, 2015

Report Item:

1. The bank holding company prepares an annual report for its shareholders and is not registered with the SEC. A copy is enclosed.
- 2a. Organizational chart below
- 2b. Domestic branch listing provided to the Federal Reserve Bank and submitted via email on February 17, 2016.

C.S.B. Holding Corporation Wyoming, Iowa Incorporated in Iowa

100%

4000 Shares

Citizens State Bank Wyoming, Iowa Incorporated in Iowa (Total Stock Issued 4,000 shares)

There are 4000 shares of Citizens State Bank owned by Registrant.

This is 100% of the shares issued by Citizens State Bank and constitutes direct control. (12-31-2015)

There is no Legal Entity Identifier for the above entities

Results: A list of branches for your holding company: C.S.B. HOLDING CORPORATION (1210301) of WYOMING, 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
OK	12/31/2015	Full Service (Head Office)	212344	CITIZENS STATE BANK	114 WEST MAIN	WYOMING	IA	52362-01	JONES
OK	12/31/2015	Full Service	2112710	OLIN BRANCH	321 JACKSON STREET	OLIN	IA	52320	JONES
OK	12/31/2015	Full Service	2082840	OXFORD JUNCTION BRANCH	101 WEST BROADWAY STREET	OXFORD JUNCTION	IA	52323	JONES
OK	12/31/2015	Limited Service	2798141	WYOMING BRANCH	501 WEST WEBSTER STREET	WYOMING	IA	52362	JONES

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Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
UNITED STATES	7520	0	CITIZENS STATE BANK	212344	
UNITED STATES	225519	2	CITIZENS STATE BANK	212344	
UNITED STATES	225518	1	CITIZENS STATE BANK	212344	
UNITED STATES	Not Required	Not Required	CITIZENS STATE BANK	212344	

C.S.B. Holding Corporation
Wyoming, Iowa
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			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 12-31-2015		
(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 & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
James D. Eichhorn*	USA	14,270--23% Common Stock	None		
Wyoming, IA 52362					
Andrea Roney* Tinley Park,	USA	175--0.3% Common Stock			
IL					
Erica Althaus* Shawnee	USA	175--0.3% Common Stock			
Mission, KS					
Douglas Eichhorn*	USA	250--0.4% Common Stock			
Coralville, IA					
Lauren J. Eichhorn*	USA	350--0.6% Common Stock			
Wyoming, IA					
Fulton Trust, Lois Fulton*	USA	160--0.3% Common Stock			
Kenosha, WI					
Harlan Jacobson Trust, Citizens State Bank, Trustee	USA	3700 -- 6% Common Stock			
Ruth A. Jacobson*, Marion,	USA	3580--5.8% Common Stock			
IA 52302					
Randy Jacobson* Cedar	USA	660--1.1% Common Stock			
Rapids, IA					

Linda Hansen* Cedar Falls, IA	USA	660--1.1% Common Stock
Marie Hacke*, Center Junction, IA	USA	5,134--8.3% Common Stock
Andrew Hacke* Cedar Rapids, IA	USA	2022--3.3% Common Stock
Jennifer Sass* Ames, IA	USA	2022--3.3% Common Stock
Rodney Hacke* Onslow, IA	USA	2022--3.3% Common Stock
Monica Hinkhouse*, West Liberty, IA	USA	4385--7% Common Stock
Terry Thomsen* Altoona, IA	USA	1696--2.7% Common Stock
Susanne Vondracek Cedar Rapids, IA 52404	USA	4000--6% Common Stock
Leo Ahrendsen* Olin, IA	USA	3000--4.9% Common Stock
Lynn Ahrendsen* Clarence, IA	USA	225--0.4% Common Stock
Ann Levsen*, Valrico, FL	USA	1500--2.4% Common Stock
Fred Levsen* Hiawatha, IA	USA	1500--2.4% Common Stock
Richard Levsen* Blue Grass, IA		1500--2.4% Common Stock
Rebecca Westphal* Olin, IA		1500--2.4% Common Stock
David Butterworth*, Anamosa, IA	USA	1680--2.7% Common Stock
Deanna Butterworth* Anamosa, IA	USA	2670--4.3% Common Stock

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Holding Company Name
City, State
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Bank Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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 Butterworth, Anamosa, IA USA	n/a	Director & President	Director & CEO	n/a	2.7%*	None	n/a
Deanna Butterworth, Anamosa, IA USA	Bookkeeper	principal shareholder	n/a	n/a	4.3%*	None	n/a
Geraldine Levsen, Olin, IA USA	Retired	Director	Director	n/a	.02%*	None	n/a
Larry Levsen, Azle, TX USA	Retired	principal shareholder	n/a	n/a	1.8%*	None	n/a
Thomas Levsen, Clarence, IA USA	Laborer	principal shareholder	n/a	n/a	.2%*	None	n/a
James Eichhorn, Wyoming, IA USA	Retired	Principal Shareholder	n/a	EEEEF, LLC	23%*	None	20%
Andrea Roney, Tinley Park, IL USA	Teacher	Principal shareholder	n/a	n/a	0.3%*	None	n/a

Erica Althaus, Shawnee Mission, KS USA	Homemaker	Principal shareholder	n/a	n/a	0.3%*	None	n/a
Douglas Eichhorn, Coralville, IA USA	Seed Corn Research	Principal shareholder	n/a	EEEEF, LLC	0.4%*	None	20%
Lauren J. Eichhorn, Wyoming, IA USA	Retired	Principal shareholder	n/a	n/a	0.6%*	None	n/a
Fulton Trust, Lois Fulton, Kenosha, WI USA	School Secretary	Principal shareholder	n/a	EEEEF, LLC	0.3%*	None	20%
Ruth A. Jacobson, Marion, IA USA	Retired	Principal shareholder	n/a	n/a	5.8%*	None	n/a
Linda Hansen, Cedar Falls, IA USA	Homemaker	Principal shareholder	n/a	n/a	1.1%*	None	n/a
Randy Jacobson, Cedar Rapids, IA USA	laborer	Principal shareholder	n/a	n/a	1.1%*	None	n/a
Marie Hacke, Center Junction, IA USA	Farming	Principal shareholder	n/a	n/a	8.3%*	None	n/a
Andrew Hacke, Cedar Rapids, IA USA	Financial Analyst	Principal shareholder	n/a	Manager, Transamerica	3.3%*	None	n/a
Jennifer Sass, Ames, IA USA	Admission Office	Principal shareholder	n/a	Iowa State University	3.3%*	None	n/a
Rodney Hacke, Onslow, IA USA	Farming	Principal shareholder	n/a	Owner, Midland Auto Sales	3.3%*	None	Midland Auto Sales, 100%
Leo Ahrendsen, Olin, IA USA	Retired	Principal shareholder	n/a	n/a	4.9%*	None	n/a
Lynn Ahrendsen, Clarence, IA USA	Farmer	Director	Director	n/a	0.4%*	None	n/a
Michael Inglis, Wyoming, IA USA	Farmer	Director	Director	Secretary, Inglis Farms	0.07%	None	Inglis Farms, Inc. 74%
Rebecca Westphal, Olin, IA USA	Retired	Principal Shareholder	n/a	n/a	2.4%*	None	n/a

Ann Levsen, Valrico, FL USA	Retired	Principal Shareholder	n/a	n/a	2.4%*	None	n/a
Richard Levsen, Blue Grass, IA USA	Retired	Principal Shareholder	n/a	n/a	2.4%*	None	n/a
Fred Levsen, Hiawatha, IA USA	Retired	Principal Shareholder	n/a	n/a	2.4%*	None	n/a
Gary Rix, Anamosa, IA USA	Farmer	Director	Director	President--Rix Farms, Inc.	0.20%	None	Rix Farms, Inc.--71%
James P. Thines, Maquoketa, IA USA	n/a	Director, VP & Secretary	Director & President	n/a	0.20%	None	n/a
Jerry Sorgenfrey, Wyoming, IA USA	Farmer	Director	Director	n/a	None	None	n/a

*Indicates family
aggregate voting