



COPY

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, Larry G. Bennett

Name of the Holding Company Director and Official

President

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

03/24/2016

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 _____
C.I. _____

3420702

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

Gerber Bancshares, Inc.

Legal Title of Holding Company

PO Box 410

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

Argenta

IL

62501

City

State

Zip Code

110 E. Elm St. Argenta, IL 62501

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Larry G. Bennett

President

Name

Title

217 795-2331

Area Code / Phone Number / Extension

217795-2203

Area Code / FAX Number

lbennett@gerberstatebank.com

E-mail Address

www.gerberstatebank.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

Gerber Bancshares, Inc.
110 E. Elm Street
Argenta, IL 62501

Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its shareholders. Two copies are enclosed with the original.

2a: Organizational Chart *

Gerber
Bancshares, Inc.
Argenta, IL
Incorporated in the
State of Delaware

100%

The Gerber State Bank
Argenta, IL
Incorporated in the
State of Illinois

2b: Branch

The Gerber State Bank	The Gerber State Bank
Full Service Branch (Head Office)	Full Service Branch
Opened 1887	Opened October 1, 2001
Legal Address: The Gerber State Bank	The Gerber State Bank
110 E. Elm Street	102 S. Rt 48
Argenta, IL 62501	Oreana, IL 62554
Common name: Main Branch	Oreana Facility

* All Entities Do Not Have LEI

Results: A list of branches for your depository institution: **GERBER STATE BANK, THE (ID_RSSD: 663638)**.

This depository institution is held by **GERBER BANCSHARES, INC. (3420702)** of ARGENTA, IL.

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)	663638	GERBER STATE BANK, THE	110 EAST ELM STREET	ARGENTA	IL	62501	MACON	UNITED STATES	577	0	GERBER STATE BANK, THE	663638	
OK		Full Service	3507461	OREANA BRANCH	102 SOUTH ROUTE 48	OREANA	IL	62554	MACON	UNITED STATES	36231S	1	GERBER STATE BANK, THE	663638	

FORM FRY-6
Gerber Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item 3 (1): Securities holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

(1) (a) Name & Address (City, State, Zip Code)	(1) (b) Country of Citizenship Or Incorporation	(1) (c) Number and Percentage of Each Class of Voting Securities
Julie K. Bennett Le Claire, IA 52753	USA	150 - 1.00% Common Stock
Kathryn M. Bennett Argenta, IL 62501	USA	950 - 2.00% Common Stock See Note 1
Larry G. Bennett Argenta, IL 62501	USA	15,442 - 33.00% Common Stock See Note 2
Matthew D. Bennett Forsyth, IL 62535	USA	150 - 1.00% Common Stock
Shirley M. Bennett Argenta, IL 62501	USA	5,442 - 11.00% Common Stock See Note 3
Family Trust created under the Will of Louis Gordon Bennett, deceased Argenta, IL 62501	USA	5,292 - 11.00% Common Stock See Note 4
Sarah Marie Clark Forsyth, IL 62535	USA	150 - 1.00% Common Stock
Brady Joseph Streckfuss Decatur, IL 62523	USA	150 - 1.00% Common Stock
Carol D. Streckfuss Decatur, IL 62521	USA	19,552 - 41.00% Common Stock See Note 5
Darcie N. Streckfuss Chicago, IL 60657	USA	150 - 1.00% Common Stock
George Streckfuss Decatur, IL 62521	USA	100 - 1.00% Common Stock See Note 6
Kyleen E. Streckfuss Springfield, IL 62703	USA	150 - 1.00% Common Stock
Bennett and Streckfuss Family	USA	30,902 - 65.00% Common Stock See Note 7

NOTES:

1. Kathryn M. Bennett's total consists of 500 shares held by her individually; 150 shares held jointly by her with Matthew Drew Bennett, her son; 150 shares held jointly by her with Sarah Marie Clark, her daughter; and 150 shares held jointly by her with Julie Kristine Bennett, her daughter. Kathryn is the wife of Larry G. Bennett, daughter-in-law of Shirley M. Bennett and sister-in-law of Carol D. Streckfuss.
2. Larry G. Bennett's total consists of 10,150 shares held by him individually; and 5,292 shares held by the Family Trust created under the Will of Louis Gordon Bennett, deceased, of which Larry G. Bennett is a co-trustee and a contingent beneficiary. Larry is the husband of Kathryn M. Bennett, son of Shirley M. Bennett and brother of Carol D. Streckfuss.
3. Shirley Bennett's total consists of 150 shares held by her individually and 5,292 shares held by the Family Trust created under the Will of Louis Gordon Bennett, deceased, of which she is a co-trustee and a beneficiary. Shirley is the mother of Larry G. Bennett and Carol D. Streckfuss and the mother-in-law of Kathryn M. Bennett and of George Streckfuss.
4. The co-trustees of the Family Trust created under the Will of Louis Gordon Bennett, deceased, are Larry G. Bennett, Shirley M. Bennett and Carol D. Streckfuss.
5. Carol D. Streckfuss' total consists of 13,810 shares held by her individually; 150 shares held jointly by her with Brady Joseph Streckfuss, her son; 150 shares held jointly by her with Kyleen Erin Streckfuss, her daughter; 150 shares held jointly by her with Darcie Nichole Streckfuss, her daughter; and 5,292 shares held by Louis Gordon Bennett Family Trust of which Carol D. Streckfuss is a co-trustee and a contingent beneficiary. Carol is the wife of George Streckfuss, daughter of Shirley M. Bennett, sister of Larry G. Bennett and sister-in-law of Kathryn M. Bennett.
6. George Streckfuss' total consists of 100 shares held by him individually. George is the spouse of Carol D. Streckfuss, son-in-law of Shirley M. Bennett and brother-in-law of Larry G. Bennett.

7. The "Bennett & Streckfuss family" is included solely due to the family relationship of Shirley Bennett, Larry Bennett (Shirley's son), Kathryn M. Bennett (Shirley's daughter-in-law), Carol D. Streckfuss (Shirley's daughter) and George Streckfuss (Shirley's son-in-law). The total shares consist of the shares disclosed and counted in Notes 1, 2, 3, 4, 5 and 6.

Item 3 (2): None

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Form FRY-6
Gerber Bancshares, Inc.
Fiscal Year Ending December 31, 2015

Report Item: 4: Insiders

(1) Names & 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 Subsidi- aries (include names of subsidi- aries)	(3) (c) Title & Position With Other Businesses (including names of other businesses)	(4) (a) o/o of Voting Shares in Bank Holding Company	(4) (b) o/o of Voting Shares in Sub- sidiaries (including names of subsidi- aries)	(4) (c) List names of other Co. (include partnerships) if 25% or more of vot- ing securities are held (List names of companies and percentage of vot- ing securities held)
Larry G. Bennett Argenta, IL 62501	Farming	Director , Presiden t	Director, President, CEO (The Gerber State Bank)	Owner and operator of L. Bennett Farms of Argenta	33.00%	100%	N/A
Gregory D. Briggs Cisco, IL 61830	Farming	Director	Director (The Gerber State Bank)	Farmer, Briggs Enterprise s	1.00%	None	N/A
Thomas W. Hill Decatur, IL 62522	Retired Certified Public Accountant	Director	Director (The Gerber State Bank)	Retired Partner Accountant in CPA Firm (Hill &White LLC)	1.00%	None	N/A
Richard W. Stoddard Argenta, IL 62501	Businessman	Director	Director (The Gerber State Bank)	Part Owner of Parke Warehouse, 307 Corp., & Stoddard Developmen t Full Owner of 1539H LLC	1.00%	None	N/A
Family Trust created under the Will of Louis Gordon Bennett, deceased		N/A	N/A	N/A	11.00%	None	N/A
Cortney A. Smetanko Heyworth, IL 61745	N/A	Director Vice Presiden t	Director, Vice President (The Gerber State Bank)	N/A	1.00%	None	N/A
Carol D. Streckfuss Decatur, IL 62521	Sensory Panelist for ADM - Decatur, Illinois	N/A	N/A	Sensory Panelist for ADM - Decatur, Illinois	41.00%	None	N/A
Edwin M. Wallace Argenta, IL 62501	N/A	Director Chairman	Chairman (The Gerber State Bank)	Retired Bank President	2.00%	None	N/A

Shirley M. Bennett Argenta, IL 62501	Retired Farmers Widow	N/A	N/A	N/A	11.00%	None	N/A
Bennett and Streckfuss Family	See note below	N/A	N/A	N/A	65.00%	None	N/A
Sarah Marie Clark Forsyth, IL 62535	Nurse	N/A	N/A	N/A	1.00%	None	N/A
Katherine M. Bennett Argenta, IL 62501	Homemaker	N/A	N/A	N/A	2.00%	None	N/A
Matthew Drew Bennett Forsyth, IL 62535	Insurance Broker	N/A	N/A	N/A	1.00%	None	N/A
Julie K. Bennett Le Claire, IA 52753	Schedule Planner for John Deere	N/A	N/A	N/A	1.00%	None	N/A
Darcie N. Streckfuss Chicago, IL 60657	CPA	N/A	N/A	N/A	1.00%	None	N/A
Brady Joseph Streckfuss Decatur, IL 62523	Loan Officer- Banking	N/A	N/A	N/A	1.00%	None	N/A
Kyleen E. Streckfuss Springfield, IL 62703	Hospital Hospice Employee	N/A	N/A	N/A	1.00%	None	N/A
George W. Streckfuss Decatur, IL 62521	Men's Retail	N/A	N/A	The Brass Horn, LTD Decatur, IL 62523	1.00%	None	N/A

Note:

The "Bennett & Streckfuss family" is included solely due to the family relationship of Shirley Bennett, Larry Bennett (Shirley's son), Kathryn M. Bennett (Shirley's daughter-in-law), Carol D. Streckfuss (Shirley's daughter) and George Streckfuss (Shirley's son-in-law). Their combined family interest and holdings add up to the 65.00%.

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