



**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, Matthew N. Lujano

Name of the Holding Company Director and Official

Director/Secretary/Treasurer

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.*

Matthew N. Lujano  
 Signature of Holding Company Director and Official

2/1/16  
 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 1209024  
 C.I. \_\_\_\_\_

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

Halbur Bancshares, Inc.

Legal Title of Holding Company

401 - 1st Street

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

Westside IA 51467

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brad R. Gross CPA

Name Title

712-643-5158

Area Code / Phone Number / Extension

712-643-2165

Area Code / FAX Number

brad@grosscpa.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

HALBUR BANCSHARES, INC.

Report Items

December 31, 2015

- 1: Annual reports not submitted.
- 2a: Organizational Chart

HALBUR BANCSHARES, INC.

Westside, IA

Incorporated in Iowa

No LEI to report

<p>owns 1,200 shares (100%) of WESTSIDE STATE BANK Westside, IA Incorporated in Iowa 1,200 shares outstanding No LEI to report</p>
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- 2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: WESTSIDE STATE BANK (ID\_RSSD: 972143).  
 This depository institution is held by HALBUR BANCSHARES, INC. (1209024) of WESTSIDE, 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	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDICUNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	972143		WEST SIDE STATE BANK	401 FIRST STREET	WEST SIDE	IA	51467	CRAWFORD	UNITED STATES	12410	0	WESTSIDE STATE BANK		972143	
OK		Full Service	502643		HALBUR BRANCH	103 MAIN STREET	HALBUR	IA	51444	CARROLL	UNITED STATES	191	1	WESTSIDE STATE BANK		972143	
OK		Full Service	2090032		WAIL BRANCH	115 HWY 30	WAIL	IA	51465	CRAWFORD	UNITED STATES	181388	2	WESTSIDE STATE BANK		972143	
OK		Full Service	3525483		WALL LAKE BRANCH	202 WEST 1ST STREET	WALL LAKE	IA	51466	SAC	UNITED STATES	428063	3	WESTSIDE STATE BANK		972143	
ADD	6/22/2015	Full Service			CARROLL BRANCH	1020 HWY 71 STEA	CARROLL	IA	51401	CARROLL	UNITED STATES		4	WESTSIDE STATE BANK		972143	

HALBUR BANCSHARES, INC.  
FR - Y6 Report Items  
31-Dec-15

Report Item 3 - 1:

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

<b>1a</b>	<b>1a</b>	<b>1b</b>	<b>1c</b>	<b>1c</b>
<u>Name</u>	<u>Address</u>	<u>Country of Citizenship</u>	<u>Shares Owned</u>	<u>Percentage Owned</u>
Susan J Dennis	Bellevue, NE	USA	1,106.25	25.00%
Sandra J Hartman	Falls City, NE	USA	1,106.25	25.00%
James J White	Westside, IA	USA	1,570.00	35.48%
Margaret A White	Westside, IA	USA	<u>642.50</u>	<u>14.52%</u>
			<u>4,425.00</u>	<u>100.00%</u>

HALBUR BANCSHARES, INC.  
FR - Y6 Report Items  
31-Dec-15

Report Item 3 - 2:

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

2a	2a	2b Country of Citizenship	2c Shares Owned	2c Percentage Owned
Name	Address			
None			0.00	0.00%

HALBUR BANCSHARES, INC.  
FR - Y6 Report Items  
31-Dec-15

Report Item 4:

1 Name	1 Address	2 Principal Occupation	3a Title with Holding Co	3b Title & Position With Sub	3c Title with other entity	4a % ownership with HC	4c Other Bus Interest	4c % ownership with other entity
Susan J Dennis	Bellevue, NE	Investor	N/A	N/A	President Partner	25.00%		
Sandra J Hartman	Falls City, NE	Investor	N/A	N/A	Secretary Partner	25.00%		
James J White	Westside, IA	Banker	Director President	N/A	Partner	35.48%	White Farm Partnership	50.00%
Margaret A White	Westside, IA	Homemaker	N/A	N/A	Member	14.52%	LW Investments, LLC	50.00%
Matthew N Lujano	Westside, IA	Banker	Director Secretary/Treasurer	N/A	Managing Member	0.00%	LW Investments, LLC Greasewood Flats Sodal Club, LLC	50.00% 50.00%
Jeff Renner	Bellevue, NE	Investor	Director Vice President	N/A	Partner Partner President Partner Member	0.00%	College Plaza Partnership Wayne Street Partnership West 25th Plaza Inc. Fontenelle Hills CC Ida Street LLC	33.34% 77.78% 77.14% 33.33% 33.33%

\*\*Note: Other Business Interest only need to be listed if ownership is more than 25%