



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, Mark A Kolanowski

Name of the Holding Company Director and Official

President & CEO

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.

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

HCB FINANCIAL CORP.

Legal Title of Holding Company

105 W COURT ST

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

HASTINGS MI 49058

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

AMANDA M CURRIER AVP-CONTROLLER

Name Title

269-945-2401

Area Code / Phone Number / Extension

269-945-6337

Area Code / FAX Number

ACURRIER@HCB.US

E-mail Address

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

[Signature]
 Signature of Holding Company Director and Official

03/17/2016

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 1136287
 C.I. _____

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."

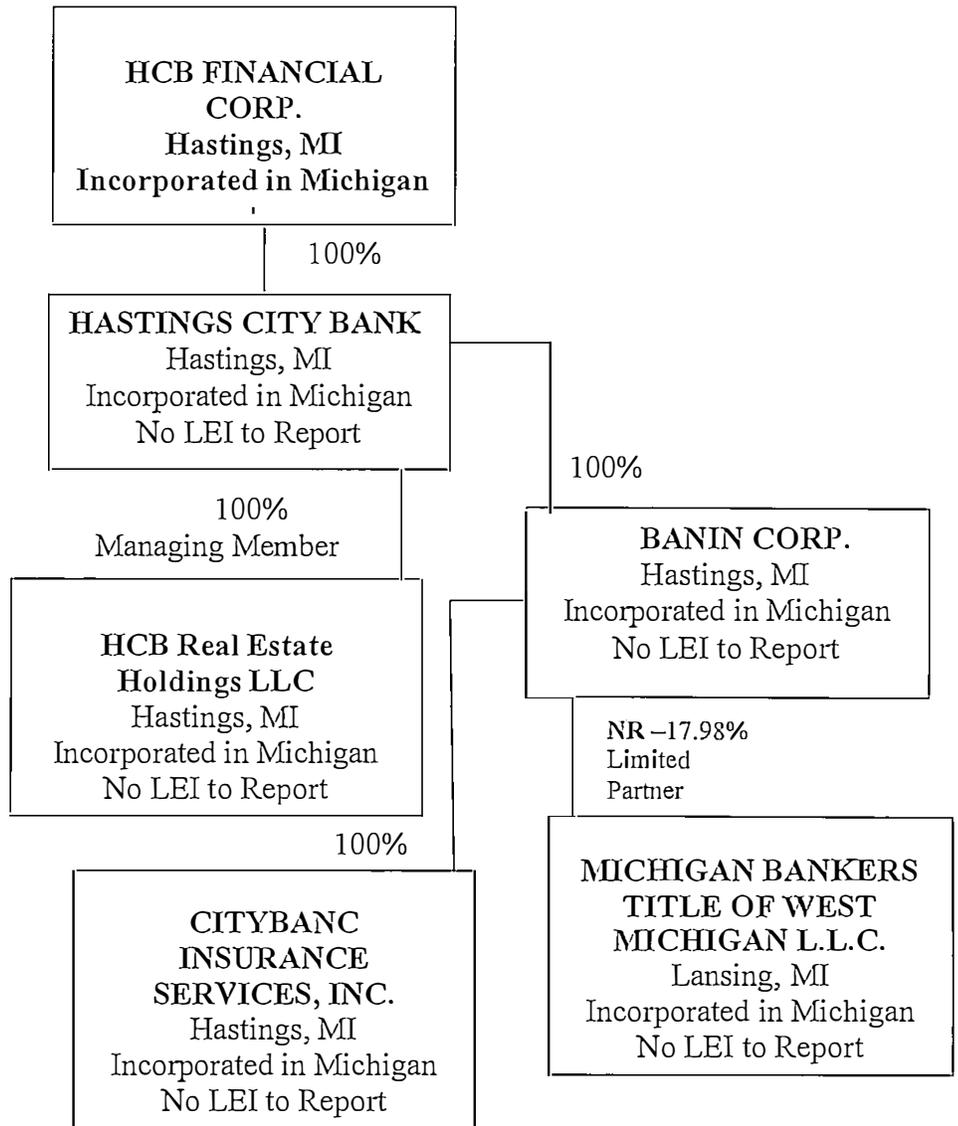
No

Form FR Y-6

HCB Financial Corp.
Hastings, Michigan
Fiscal Year Ending December 31, 2015

Report Item

- 1: HCB Financial Corp. does prepare an annual report for its shareholders.
Enclosed are three copies of the report.
- 2: HCB Financial Corp. has no LEI's to report
- 3: Organizational Chart



NR=Ownership % not reportable on FR Y-10. % of ownership is less than 25% and the companies are not controlled by any other means.

Results: A list of branches for your depository institution: **HASTINGS CITY BANK (ID_RSSD: 750341)**.
 This depository institution is held by **HCB FINANCIAL CORP. (1136287)** of **HASTINGS, 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)	750341	HASTINGS CITY BANK	150 WEST COURT STREET	HASTINGS	MI	49058	BARRY	UNITED STATES	7283	0	HASTINGS CITY BANK	750341	
OK		Full Service	2107846	BELLEVUE BRANCH	111 EAST CAPITAL AVENUE	BELLEVUE	MI	49021	EATON	UNITED STATES	231520	2	HASTINGS CITY BANK	750341	
OK		Full Service	2104788	CALEDONIA BRANCH	9265 CHERRY VALLEY AVENUE SOUTHEAST	CALEDONIA	MI	49316-950	KENT	UNITED STATES	224597	4	HASTINGS CITY BANK	750341	
OK		Full Service	4495257	MARSHALL BANKING CENTER	124 W MICHIGAN AVE	MARSHALL	MI	49068	CALHOUN	UNITED STATES	535762	7	HASTINGS CITY BANK	750341	
OK		Full Service	51141	MIDDLEVILLE BRANCH	435 ARLINGTON STREET	MIDDLEVILLE	MI	49333	BARRY	UNITED STATES	7007	1	HASTINGS CITY BANK	750341	
OK		Full Service	2107903	NASHVILLE BRANCH	310 NORTH MAIN STREET	NASHVILLE	MI	49073	BARRY	UNITED STATES	231522	3	HASTINGS CITY BANK	750341	
OK		Full Service	2159489	WAYLAND BRANCH	156 WEST SUPERIOR STREET	WAYLAND	MI	49348	ALLEGAN	UNITED STATES	264842	5	HASTINGS CITY BANK	750341	

Form FR Y-6
HCB Financial Corp.
Hastings, MI
December 31, 2015

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/15.

Shareholders 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.

(1)(a) Name & Address (City, ST, Country)	(1)(b) Country of Citizenship Or Incorporation	(1)(c) Number & Percentage of Each class of voting securities
Cede & Co. (Stock held in street name; beneficial owners are not available) New York, NY 10274	USA	444,928 shares 41.738% ownership
Habco & Co. Hastings, MI 49058	USA	106,463 shares 9.987% ownership
Hastings Mutual Insurance Co. Hastings, MI 49058	USA	102,467 shares 9.612% ownership

(2)(a) Name & Address (City, ST, Country)	(2)(b) Country of Citizenship Or Incorporation	(2)(c) Number & Percentage of Each class of voting securities
None	None	None

Form FR Y-6
HCB Financial Corp.
Hastings, MI
December 31, 2015

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

(1) Names & Address (City, ST, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Business (include names of other businesses)	(4)(a) Percentage of voting shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
Joseph J. Babiak Ada, MI 49301 USA	Insurance	Director	Director, Hastings City Bank	President & CEO, Hastings Mutual Ins. Co., Chairman & President, Hastings Mutual Ins. Co. Charitable Foundation	None	None	None
James H. Fisher Hastings, MI 49058 USA	Lawyer	Director	Director, Hastings City Bank	Of Counsel Dickinson Wright	0.307%	None	None
Matthew R. Garber M.D. Hastings, MI 49058 USA	Physician	Director	Director, Hastings City Bank	Physician & Director of Hospitalist Program, Spectrum Health Pennock	None	None	None
Neil A. Gardner Middleville, MI 49333 USA	Retired	Director	Director, Hastings City Bank	None	.071%	None	None
Barbara L. Hunt Hastings, MI 49058 USA	Accounting	Director	Director, Hastings City Bank	Accounting Manager, Bethany Christian Services	None	None	None
Randolph L. Teegardin Hastings, MI 49058 USA	Banker	Corporate Secretary	Senior VP & Trust and Investment Group Hastings City Bank; BANIN Corp., Citybanc Insurance Services, Inc.	None	.075%	None	None

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Hastings, MI
December 31, 2015

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, ST, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Business (include names of other businesses)	(4)(a) Percentage of voting shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
Joan M. Heffelbower Hastings, MI 49058 USA	Banker	Vice President & Treasurer	Exec. VP Hastings City Bank; Treasurer, BANIN Corp., Citybanc Insurance Services Inc.	None	.084%	None	None
Mark A. Kolanowski Hastings, MI 49058 USA	Banker	President & CEO; Director	President & CEO, Director Hastings City Bank; BANIN Corp. & Citybanc Insurance Services Inc.	Director Hastings Mutual Ins. Co., Director Hastings Mutual Ins. Charitable Foundation, Chairman	.22 %	None	None
W. Scott McKeown Middleville, MI 49333 USA	Accounting	Director	Director, Hastings City Bank	Partner McKeown, Kraai & Phillips, PLC Partner McKeown & Kraai Real Estate LLC Partner McKeown Railside, LLC Partner McKeown Farms LLC	None	None	McKeown, Kraai & Phillips, PLC 45%, McKeown Railside, LLC 33.3%, McKeown Farms, LLC 50%
Archie A. Warner Caledonia, MI 49316 USA	Landscaping	Director	Director, Hastings City Bank	President Broadmoor Properties, Vice President Dutton General Store, President Harder & Warner Landscape, President Harder & Warner Nursery, President Warner Investments	None	None	Broadmoor Properties 100%, Dutton General Store 50%, Harder & Warner Landscape 100%, H/ W Nursery 100%, Warner Investments 100%
Cede & Co. (Stock held in street name; beneficial owners are not available) New York, NY 10274	N/A	N/A	N/A	N/A	41.738%	None	N/A