



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, Dave Fahey

Name of the Holding Company Director and Official

Vice President & 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.

Dave Fahey
 Signature of Holding Company Director and Official

2/22/16
 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 3264447
 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

MCB Bankshares, Inc.

Legal Title of Holding Company

3207 Parmenter Street

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

Middleton WI 53562
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

George Gjermundson Treasurer

Name Title

608-824-3216

Area Code / Phone Number / Extension

608-824-3279

Area Code / FAX Number

ggjermundson@middletonbank.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."

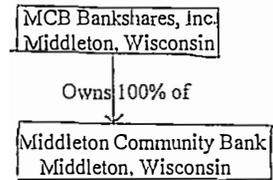
No

MCB Bankshares, Inc.
Middleton, Wisconsin
Fiscal Year End December 31, 2015

Report Item

1: The statement of condition of Middleton Community Bank is included. This is what was given to the shareholders at the annual shareholder meeting. MCB Bankshares is a one bank holding company.

2: Organization Chart: Both MCB Bankshares, Inc. and Middleton Community Bank are incorporated in the state of Wisconsin. Neither MCB Bankshares nor Middleton Community Bank has a Legal Entity Identifier.



2b. The branch report was submitted via email on February 21, 2016.

3: (1) Shareholders with over 5% of stock as of December 31, 2015. There is one class of stock outstanding with no warrants, options, or rights outstanding that could be converted into stock

Name & Address	Number shares	Percentage
Ron Krantz Madison, Wisconsin, U.S.A.	152,500	12.23%

Results: A list of branches for your holding company: MCB BANKSHARES, INC. (3264447) of MIDDLETON, WI. 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)	2267683	MIDDLETON COMMUNITY BANK	3207 PARMENTER STREET	MIDDLETON	WI	53562	DANE	UNITED STATES	55352	0	MIDDLETON COMMUNITY BANK	2267683	
OK		Full Service	3751013	BELLEVILLE COMMUNITY BANK, A BRANCH OF MIDDLETON COMMUNITY BANK	27 WEST MAIN STREET	BELLEVILLE	WI	53508	DANE	UNITED STATES	473857	2	MIDDLETON COMMUNITY BANK	2267683	
OK		Full Service	3751004	BROOKLYN COMMUNITY BANK, A BRANCH OF MIDDLETON COMMUNITY BANK	229 DOUGLAS DRIVE	BROOKLYN	WI	53521	DANE	UNITED STATES	473856	1	MIDDLETON COMMUNITY BANK	2267683	
OK		Full Service	4724993	CROSS PLAINS BRANCH	2615 WESTVIEWCOURT	CROSS PLAINS	WI	53528	DANE	UNITED STATES	Not Required	Not Required	MIDDLETON COMMUNITY BANK	2267683	
OK		Full Service	4393689	SAUK CITY BRANCH	603 PHILLIPS BOULEVARD	SAUK CITY	WI	53583	SAUK	UNITED STATES	515754	3	MIDDLETON COMMUNITY BANK	2267683	

4. Insiders:

(1) Name & Address	(2) Principal Occupation If not Holding Company	(3a) Title & Position with Holding Company	(3b) Title with Middleton Community Bank	(3c) Title & Position with Other Bus.	(4a) Voting Shares of H/C	(4b) Voting Shares of Subsidiary	(4c) List names of other companies if 25% or more voting securities are held
Chuck Thieme Verona, Wis.	Retired	President & Director	Chairman of Board & Director	N/A	1.21%	N/A	None
George Gjermundson Madison, Wis.	N/A	Treasurer	SVP, CFO, & Cashier	N/A	.32%	N/A	None
Rob Reichert Verona, Wis.	N/A	Secretary	Exec. Vice Pres.	N/A	.29%	N/A	None
Ron Grosse Middleton, Wis.	Real Estate	Director	Director	President Grosse Real Estate Services	1.60%	N/A	None
Pete Gunderson Middleton, Wis.	Funeral Home Operator Gunderson Funeral Homes Inc.	Director	Director	President Gunderson Funeral Homes Inc.	4.99%	N/A	None
Ron Krantz Madison, Wis.	Meat Wholesaler	Director	Director	Vice President UW Provision Company Inc.	12.23%	N/A.	None

Timothy O. Carey Madison, Wis.	Real Estate	Director	Director	Principal T5 Real Estate Solutions, LLC	.16%	N/A	None
John McClure Verona, Wis.	Retired	Director	Director	Retired	1.98%	N/A	None
David Fahey Belleville, Wis.	N/A	Vice President & Director	President & Director	N/A	.58%	N/A	None