



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.

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

Oak Financial Inc.

Legal Title of Holding Company

5951 McKee Rd

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

Fitchburg

WI

53719

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Dan Kittleson

Treasurer & Asst. Secretary

Name

Title

608-441-6000

Area Code / Phone Number / Extension

608-441-6001

Area Code / FAX Number

dkittleson@oakbankonline.com

E-mail Address

www.oakbankonline.com

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

I, Terry D Taylor

Name of the Holding Company Director and Official

Director, EVP

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]
 Signature of Holding Company Director and Official

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

2857598

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

**Oak Financial, Inc.
Fitchburg, Wisconsin
Fiscal Year Ending December 31, 2015**

Report Item

1. Annual Report – See attached
2. a. Organization Chart*

Oak Financial, Inc. Fitchburg, WI
Incorporated in Wisconsin

100%

Oak Bank Fitchburg, WI
Incorporated in Wisconsin

- 2 b. e-mailed to BranchReview@chi.frb.org (3/2/2016)
3. (1) None
3. (2) None
4. Directors and Executive Officers
(See attached)

*No LEI for the above entities

Results: A list of branches for your depository institution: **OAK BANK (ID_RSSD: 2857600)**.

This depository institution is held by **OAK FINANCIAL, INC. (2857598)** of **FITCHBURG, 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>.

* 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	12/31/2015	Full Service (Head Office)	2857600	OAK BANK	5951 MCKEE ROAD	FITCHBURG	WI	53719	DANE	UNITED STATES	78239	0	OAK BANK	2857600	

4 (1) Name & Address (City, State, Country)	4 (2) Principal Occupation if other than with Bank Holding Company	4 (3a) Title & Position with Bank Holding Company	4 (3b) Title & Position with Subsidiaries (include names of subsidiaries)	4 (3c) Title & Position with Other Businesses (include names of other businesses)	4 (4a) Percentage of Voting Shares in Bank Holding Company	4 (4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	4 (4c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of co.s and % of voting securities held)
Robert J. Brooks Madison, WI	Dentist	Director	N/A	Retired Dentist/Principal First Choice Dental Group, Inc.	1.44%	N/A	N/A
Bruce J. Gabrielse Fitchburg, WI	Construction	Director	N/A	Past Vice President Intercon Construction, Inc. N/A	3.05%	N/A	N/A
Robert C. Gorsuch Fitchburg, WI	N/A	Director & President & CEO	Director & Chairman & CEO (Oak Bank)	N/A	3.32%	N/A	N/A
Thomas Haag Madison, WI	Collection Service	Director	N/A	President State Collection Service, Inc.	2.68%	N/A	N/A
David W. Kruger McFarland, WI	Property Management	Director	N/A	President The Fiore Cos.	3.18%	N/A	N/A
Robert W. Lazarz Middleton, WI	Food Distributor	Director	N/A	President L & L Foods, Inc.	2.75%	N/A	N/A
William E. McCardell Fitchburg, WI	Attorney	Director & V.P./ Secretary	N/A	Attorney DeWitt Ross & Stevens	3.65%	N/A	N/A
Susan J. Pelanek Middleton, WI	Retired	Director	N/A	Retired Banker	1.96%	N/A	N/A
Robert E. Riley Cross Plains, WI	Construction	Director	N/A	President Kenneth F. Sullivan Co.	3.10%	N/A	N/A
Gary E. Smithback Fitchburg, WI	Construction	Director	N/A	President Smithback Plumbing Co. Smithback Realty Co.	3.84%	N/A	N/A
Frances Shuter Taylor Fitchburg, WI	Investment	Director	N/A	Investment Banking Retired	0.04%	N/A	N/A
Jason Adamany Fitchburg, WI	IT Consulting	Director	N/A	President Adesys Consulting	0.22%	N/A	N/A
Terry D Taylor Oregon, WI	N/A	Director & EVP	President & COO (Oak Bank)	N/A	0.84%	N/A	N/A
Daniel A. Kittleson Stoughton, WI	N/A	Treasurer & Assistant Secretary	Executive VP & CFO (Oak Bank)	N/A	0.22%	N/A	N/A