

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, Mark W Mohr

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.

[Signature]  
 Signature of Holding Company Director and Official

03/11/2016

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 2320618  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

549300SH0NBQFD15MD48

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Oconomowoc Bancshares, Inc.

Legal Title of Holding Company

155 W Wisconsin Avenue

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

Oconomowoc

WI

53066

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Monica Swaagman

VP-Controller

Name

Title

262-560-2022

Area Code / Phone Number / Extension

262-804-9244

Area Code / FAX Number

monica.swaagman@fbfcwi.com

E-mail Address

n/a

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."

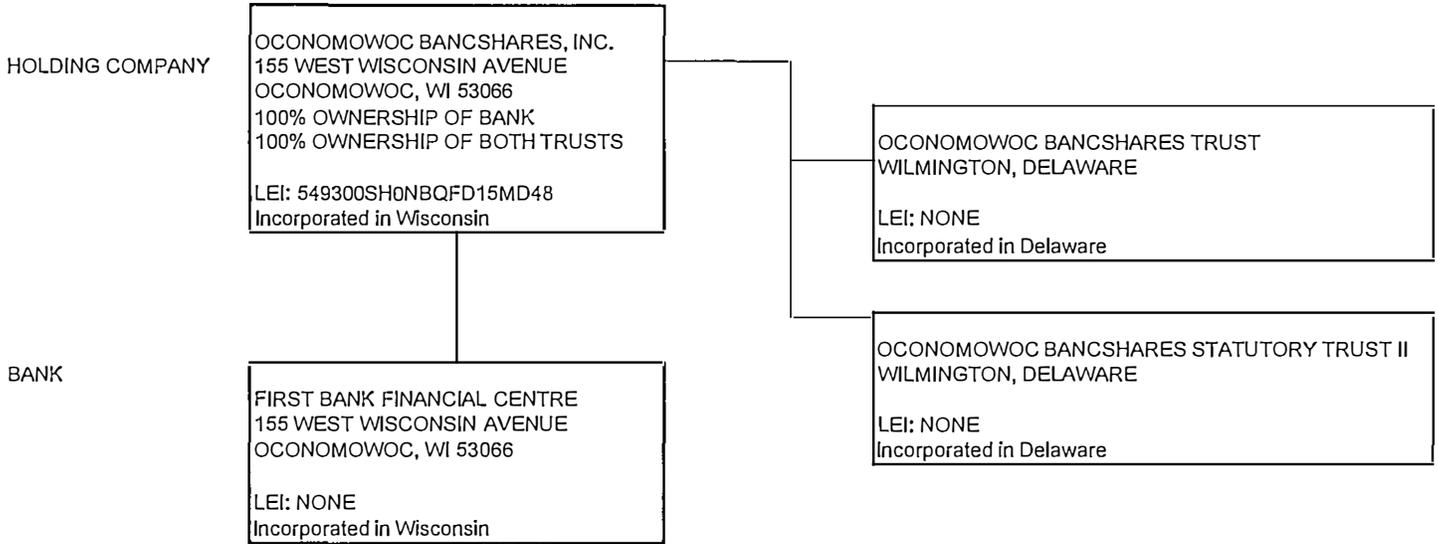
No

Form FR Y-6  
Oconomowoc Bancshares, Inc.  
Oconomowoc, WI  
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its shareholders. This is currently not complete. We will send it once complete.

2(a): Organizational Chart



2(b): Branch Verification  
Submitted via e-mail on March 10, 2016.

Results: A list of branches for your depository institution: **FIRST BANK FINANCIAL CENTRE (ID\_RSSD: 80646)**.  
 This depository institution is held by **OCONOMOWOC BANK, RES. INC. (232068)** of **OCONOMOWOC, 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		Full Service (Head Office)	806846	FIRST BANK FINANCIAL CENTRE	155 WEST WISCONSIN AVENUE	OCONOMOWOC	WI	53066	WAUKESHA	UNITED STATES	7965	0	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	2115805	BROOKFIELD BRANCH	18815 WEST CAPITOL DRIVE	BROOKFIELD	WI	53045	WAUKESHA	UNITED STATES	269381	14	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	4843223	EAST BROOKFIELD	12600 WEST NORTH AVENUE	BROOKFIELD	WI	53005	WAUKESHA	UNITED STATES	Not Required	Not Required	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	4456379	GABLES BRANCH, THE	N112W17100 MEQUON RD	GERMANTOWN	WI	53022	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	2877970	GERMANTOWN BRANCH	N112W17100 MEQUON ROAD	GERMANTOWN	WI	53022	WASHINGTON	UNITED STATES	227300	6	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	4496405	GRAFTON BRANCH	23 WASHINGTON AVENUE	GRAFTON	WI	53024	OZ UKEE	UNITED STATES	535354	16	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	2636300	HARTFORD BRANCH	940 BELL AVENUE	HARTFORD	WI	53027	WASHINGTON	UNITED STATES	357185	7	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	2529765	HARTLAND BRANCH	800 CARDINAL LANE	HARTLAND	WI	53029	WAUKESHA	UNITED STATES	227297	3	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	4816763	MENOMONEE FALLS BRANCH	N56 W14044 SILVER SPRING DRIVE, SUITE 100	MENOMONEE FALLS	WI	53051	WAUKESHA	UNITED STATES	479127	10	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	3352924	MEQUON BRANCH	11715 NORTH PORT WASHINGTON ROAD	MEQUON	WI	53092	OZAUKEE	UNITED STATES	440172	15	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	2296647	BROWN STREET BRANCH	W359 N5900 BROWN STREET	OCONOMOWOC	WI	53066	WAUKESHA	UNITED STATES	227296	2	FIRST BANK FINANCIAL CENTRE	806846	
Close		Limited Service	2095466	DRIVE-IN BRANCH	155 WEST WISCONSIN AVENUE	OCONOMOWOC	WI	53066	WAUKESHA	UNITED STATES	Not Required	Not Required	FIRST BANK FINANCIAL CENTRE	806846	We used to have a separate building next to our head office for our drive thru but demolished that building and built a new drive thru that is attached to our head office.
Ok		Full Service	3511534	SHOREHAVEN BRANCH	155 WEST WISCONSIN	OCONOMOWOC	WI	53066	WAUKESHA	UNITED STATES	227299	5	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	3511543	SUMMIT AVENUE BRANCH	1300 SUMMIT AVENUE, SUITE 100	OCONOMOWOC	WI	53066	WAUKESHA	UNITED STATES	437201	9	FIRST BANK FINANCIAL CENTRE	806846	
Ok		Full Service	3153381	WEST BEND BRANCH	1811 WEST WASHINGTON AVENUE	WEST BEND	WI	53095	WASHINGTON	UNITED STATES	365854	8	FIRST BANK FINANCIAL CENTRE	806846	
Add	9/9/2015	Full Service		MILWAUKEE BRANCH	400 E WISCONSIN AVENUE, STE 100	MILWAUKEE	WI	53202	MILWAUKEE	UNITED STATES		20	FIRST BANK FINANCIAL CENTRE	806846	

Form FR Y-6  
 Oconomowoc Bancshares, Inc.  
 Oconomowoc, WI  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Currently securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end.			Securities holders not listed in 3(1)a through 3(1)c that had ownership, control or holding of 5% or more with power to vote during the fiscal year.		
(1)a Name City, State, Country	(1)b Country of Citizenship or Incorporation	(1)c Number and Percentage of Each Class of Voting Securities	(2)a Name City, State, Country	(2)b Country of Citizenship or Incorporation	(2)c Number and Percentage of Each Class of Voting Securities
NONE			Dennis Mallow Oconomowoc, WI	USA	24,360 - 7.27% Common Stock

Form FR Y-6  
 Oconomowoc Bancshares, Inc.  
 Oconomowoc, WI  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Name City, State, Country	(2) Principal Occupation if other than with BHC	(3)a Title & Position with BHC	(3)b Title & Position with Subsidiaries (Include name of subsidiaries)	(3)c Title & Position with Other Businesses (Include names of other businesses)	(4)a Percentage of Voting Securities in BHC	(4)c List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and of percentage of voting securities held)
Maureen Stapleton Oconomowoc, WI	Realtor Stapleton Realty and Appraisal	Director	Director	Sole Owner  (Stapleton Realty and Appraisal)	2.45%	Stapleton Realty and Appraisal (100%)
Charles Folkman Dousman, WI	Heavy Equipment Bobcat Plus Inc.	Director	Director	President  (Bobcat Plus, Inc.; LF George, Inc; Trenchers Plus, Inc.)	3.27%	LF George (25%) LF George West (25%) Trenchers Plus Inc (25%) Bobcat Plus Inc. (25%) Northwest Realty Investment Co (25%) Midwest Realty Investment Co (25%) Midwest Underground Supply, LLC (25%) Midwest Underground Supply of South Dakota, LLC (25%) Trinity Van Dyke (33.33%) Folkman Properties (25%) Folkman Rental Co (25%)
Robert Snyder Oconomowoc, WI	Attorney Snyder & Ek SC	Director	Director	Executive Officer (Snyder & Ek SC)	0.42%	JEBs Properties, LLC (50%) Snyder & Ek, S.C. (50%)
Craig Schiefelbien Oconomowoc, WI	Consultant Observation Tower, LLC	Director	Director	Sole Owner (Observation Tower, LLC)	1.66%	Observation Tower, LLC (100%) Windrift Acres (100%)
Peter Roehl Oconomowoc, WI	Food Brokerage Roehl Corporation	Director	Director	President (Roehl Corporation)	1.95%	Source-Wurx (60%) Roehl Corporation (55%)
James Siepmann Oconomowoc, WI	Land Development Siepmann Realty	Director	Director	President & CEO (Siepmann Realty)	0.94%	T-Stick, LLC (100%) Siepmann Realty Corp (80%) Ascent LLC (60%)
Nate Zastrow Delafield, WI	N/A	Treasurer & Secretary	EVP-CFO (First Bank Financial Centre)	N/A	0.26%	N/A
Mark W Mohr Delafield, WI	N/A	Director & President	President & CEO & Director (First Bank Financial Centre)	N/A	1.06%	N/A
Mark McCune Hartford, WI	N/A	Director & Vice President	EVP-Chief Lending Officer (First Bank Financial Centre)	N/A	4.77%	Prodigal Son, LLC (50%) Jackson Golf Club, LLC (50%) Mayville Development (45.83%) Investments on the Beach, LLC (33%) 100 Acre Wood, LLC (66.6%) White Elephant, LLP (50%) Irish Development, LLC (50%) After Hours Development, LLC (100%) Black Irish Investments, LLC (50%) Kern & McCune Development, LLC (25%) White Lion, LLC (50%) Wisconsin Land Preservation, LLC (100%) Black Ash Farms, LLC (100%) JC & Son, LLC (50%) CJ's Lookout, LLC (100%) Esker Ridge Farms, LLC (100%) Leplen Farmland, LLC (100%) McCune McCune McCune and McCune LLC (90%) White Elephant Development, LLC (50%)