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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)

I, Bonnie L. Zulian

Reporter's Name, Street, and Mailing Address  
R&B Management Corporation

Legal Title of Holding Company

P.O. Box 175

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

Washington

IL

61571-0175

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bonnie L Zulian

President

Name

Title

309-444-3126

Area Code / Phone Number / Extension

309-444-3144

Area Code / FAX Number

bzulian@washingtonstatebank.com

E-mail Address

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

Title of the Holding Company Director and Official

I 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.

*Bonnie L. Zulian*

Signature of Holding Company Director and Official

*23-29-16*

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

*1201804*

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

**R&B Management Corporation**  
**Annual Report of Bank Holding Company - FR Y-6**  
**December 31, 2015**

**Report Item 1: Annual Report to Shareholders**

The bank holding company does not prepare an annual report for its shareholders and is not registered with the Securities and Exchange Commission.

**Report Item 2(a): Organization Chart**

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R&B MANAGEMENT CORPORATION  
(80.188% Ownership of Washington State Bank)  
Washington, IL  
State of Incorporation: Illinois

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WASHINGTON STATE BANK  
Washington, IL  
State of Incorporation: Illinois

*\* All entities do not have a LEI*

**Report Item 2(b): Domestic Branch Listing**

The Domestic Branch Listing was submitted via email on March 18, 2016.

**Report Item 3(1): Securities holders**

List each securities holder, of record, that directly or indirectly owns, controls, or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company.

Bonnie L. Zulian, Washington, IL  
U.S. Citizen  
Direct Ownership – 700 shares, 100%

**Report Item 3(2): Securities holders**

List any securities holder not listed in section 3(1) above that owned or controlled 5 percent or more of any class of voting securities in the bank holding company.

N/A

**Results:** A list of branches for your holding company: **R & B MANAGEMENT CORPORATION (1201804) of WASHINGTON, IL.**  
 The data are as of 12/31/2015. Data reflects information that was received and processed through 04/05/2016.

**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)	480246	WASHINGTON STATE BANK	1110 PEORIA STREET	WASHINGTON	IL	61571	TAZEWELL	UNITED STATES	10798	0	WASHINGTON STATE BANK	480246	
ok		Limited Service	3671586	CHERRY TREE SHOPPING CENTER BRANCH	32 CHERRY TREE SHOPPING CENTER	WASHINGTON	IL	61571	TAZEWELL	UNITED STATES	459479	1	WASHINGTON STATE BANK	480246	

**Report Item 4: Insiders**

List each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions of the bank holding company, regardless of their title or compensation.

Bonnie L. Zulian, Washington, IL  
President and Director - Bank Holding Company  
Director - Washington State Bank  
700 shares Bank Holding Company - 100% Direct Ownership