



# 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

None

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

I, **Dorsey P. Ames**

Name of the Holding Company Director and Official

**Director / Secretary / Treasurer**

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.

Reporter's Name, Street, and Mailing Address

**Richland County Bancshares, Inc.**

Legal Title of Holding Company

**195 West Court Street**

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

**Richland Center**

**WI**

**53581**

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Dorsey P. Ames**

**Secretary / Treasurer**

Name

Title

**608-647-6306**

Area Code / Phone Number / Extension

**608-647-3149**

Area Code / FAX Number

**rbcashier@mail-richlandcountybank.com**

E-mail Address

*Dorsey P. Ames, Dir. Sec. Treas.*  
 Signature of Holding Company Director and Official

**02/08/2016**

Date of Signature

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

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

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

For Federal Reserve Bank Use Only

RSSD ID 273797/  
 C.I. \_\_\_\_\_

Organizational Chart As Of 12/31/2015

Richland County Bancshares, Inc.  
Richland Center, WI  
Incorporation - Wisconsin

100%

Richland County Bank  
Richland Center, WI  
Incorporation - Wisconsin

No LEI for the above entities

Results: A list of branches for your depository institution: **RICHLAND COUNTY BANK (ID\_RSSD: 331544)**.  
 This depository institution is held by **RICHLAND COUNTY BANCSHARES, INC. (2737971)** of **RICHLAND CENTER, 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 Act** on 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)	331544	RICHLAND COUNTY BANK	195 WEST COURT ST.	RICHLAND CENTER	WI	53581	RICHLAND	UNITED STATES	9469	0	RICHLAND COUNTY BANK	331544	

Report Item 3: Shareholders			
(1)(a)	(1)(b)	(1)(c)	
Andrea Baltes Wausau, WI	USA	7,575 - 12.4038% Common Stock	
Virginia Breed Whitney Point, NY	USA	4,062 - 6.6514% Common Stock	
Judith L. Davis Richland Center, WI	USA	7,271 - 11.9060% Common Stock	
Patricia Fahlbusch Kissimmee, FL	USA	7,000 - 11.4623% Common Stock	
Virginia McDonald Kissimmee, FL	USA	6,138 - 10.05087% Common Stock	
Lois West Berlin, MD	USA	4,050 - 6.6318% Common Stock	
Linda Lampkin Baltimore, MD	USA	5,004 - 8.1938% Common Stock	
Sue Ann Riale Whitney Point, NY	USA	4,944 - 8.0957% Common Stock	
(2)(a)			
None			

12/31/2015

Report Item 4							
(1)	(2)	(3) (a)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Judith L. Davis Richland Center, WI	N/A	Director President/Chairman	Director President/Chairman Richland County Bank	N/A	11.906	N/A	N/A
Gail B. Surrem Richland Center, WI	N/A	Director	Director Vice-President Richland County Bank	N/A	0.73685	N/A	N/A
Dorsey Ames Viola, WI	N/A	Director Secretary/Treasurer	Director Cashier Richland County Bank	N/A	1.22809	N/A	N/A
Corey Davis Richland Center, WI	N/A	Director	Director Executive Vice President Richland County Bank	N/A	4.3278	N/A	N/A
Donald Goplin Richland Center, WI	Insurance	Director Vice-President	Director Richland County Bank	N/A	0.04912	N/A	N/A
Lee Marshall Richland Center, WI	RE Broker	Director	Director Richland County Bank	Real Estate Broker Marshall Agency	0.01637	N/A	Marshall Agency 100%
Joseph L. Halverson Richland Center, WI	CPA	Director	Director Richland County Bank	CPA Joseph L. Halverson	0.07368	N/A	N/A
Fredric Goplin Muscoda, WI	Insurance	Director	Director Richland County Bank	President Goplin Insurance Agency, INC.	0.01637	N/A	Goplin Insurance Agency, INC. 20%
Virginia McDonald Kissimmee, FL	Retired				10.0508		
Andrea Balles Wausau, WI	Retired				12.4038		
Patricia Fahlbusch Kissimmee, FL	Retired				11.4623		