

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)

1. Paula Hilby  
Name of the Holding Company Director and Official  
Vice President  
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

River Holding Company  
Legal Title of Holding Company

145 N. Main St.  
(Mailing Address of the Holding Company) Street / P.O. Box

Stoddard WI 54658  
City State Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Paula Hilby Vice President  
Name Title

608-781-9095  
Area Code / Phone Number / Extension

608-781-7510  
Area Code / FAX Number

Paula.hilby@riverbank.biz  
E-mail Address

Paula Hilby  
Signature of Holding Company Director and Official  
7-19-2016  
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 2486813  
C.I. \_\_\_\_\_

### For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Community Business Bancshares Inc

Legal Title of Subsidiary Holding Company

608 Phillips Blvd

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

Sauk City WI 53583

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

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Physical Location (if different from mailing address)

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Physical Location (if different from mailing address)

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City

State

Zip Code

Physical Location (if different from mailing address)

FR Y-6 Annual Report of Holding Companies

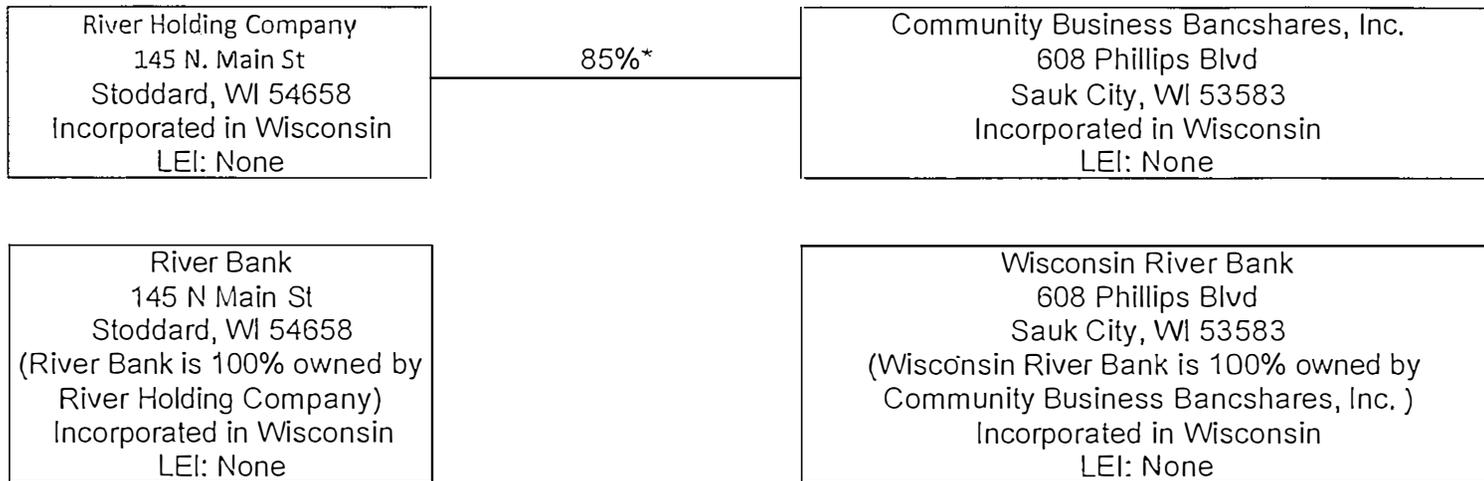
River Holding Company  
Stoddard, WI

Fiscal Year Ending December 31, 2015

Report Item 1: Annual Report to Shareholders

River Holding Company - none  
Community Business Bancshares, Inc. - none

Report Item 2a: Organizational Chart



\*River Holding Company owns 85% of the common stock in Community Business Bancshares, Inc. There are no other outstanding classes of stock

Report Item 2 (b) : Branch Verification

Emailed to [branchreview@chi.frb.org](mailto:branchreview@chi.frb.org) on 3/4/16  
Attached at the end of the report

Results: A list of branches for your depository Institution: RIVER BANK (ID\_RSSD: 279842).  
 This depository Institution is held by RIVER HOLDING COMPANY (2486813) of STODDARD, 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)	279842	RIVER BANK	145 NORTH MAIN STREET	STODDARD	WI	54658-028	VERNON	UNITED STATES	9398	0	RIVER BANK		279842
Ok		Full Service	382751	1606 COMMERCIAL STREET OFFICE	1606 COMMERCIAL STREET	BANGOR	WI	54614	LA CROSSE	UNITED STATES	8666	7	RIVER BANK		279842
Ok		Full Service	4318785	COON VALLEY BRANCH	300 CENTRAL AVENUE	COON VALLEY	WI	54623	VERNON	UNITED STATES	513460	11	RIVER BANK		279842
Ok		Full Service	224543	DE SOTO BRANCH	88 CRAWFORD STREET	DESOTO	WI	54624	CRAWFORD	UNITED STATES	8484	2	RIVER BANK		279842
Ok		Full Service	720447	FERRYVILLE BRANCH	161 MAIN STREET	FERRYVILLE	WI	54628	CRAWFORD	UNITED STATES	9197	1	RIVER BANK		279842
Ok		Full Service	2536295	4000 CORPORATE DRIVE OFFICE	4000 CORPORATE DRIVE	HOLMEN	WI	54636	LACROSSE	UNITED STATES	232715	4	RIVER BANK		279842
Ok		Full Service	3272424	1232 ROSE STREET OFFICE	1232 ROSE STREET	LA CROSSE	WI	54603	LA CROSSE	UNITED STATES	428172	6	RIVER BANK		279842
Ok		Full Service	2430601	LA CROSSE BRANCH	4401 MORMON COULEE ROAD	LA CROSSE	WI	54601	LA CROSSE	UNITED STATES	232714	3	RIVER BANK		279842
Ok		Full Service	3506839	SPARTA BRANCH	900 MAPLE AVENUE	SPARTA	WI	54656	MONROE	UNITED STATES	232716	5	RIVER BANK		279842
Ok		Full Service	3203192	BARRE MILLS BRANCH	W3995 COUNTY HIGHWAY M	WEST SALEM	WI	54669	LA CROSSE	UNITED STATES	423229	9	RIVER BANK		279842
Ok		Full Service	3707748	WESTBY BRANCH	101 STENSLIEN STREET	WESTBY	WI	54667	VERNON	UNITED STATES	470113	10	RIVER BANK		279842

Results: A list of branches for your depository institution: WISCONSIN RIVER BANK (ID\_RSSD: 2164111).  
 This depository institution is held by COMMUNITY BUSINESS BANCSHARES, INC. (2164371) of SAUK CITY, 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)	2164111	WISCONSIN RIVER BANK	608 PHILLIPS BOULEVARD	SAUK CITY	WI	53583	SAUK	UNITED STATES	48188	0	WISCONSIN RIVER BANK	2164111	
OK		Full Service	4758792	WISCONSIN RIVER BANK-JANESVILLE LOCATION	1101 NORTH PARKER DRIVE	JANESVILLE	WI	53545	ROCK	UNITED STATES	Not Required	Not Required	WISCONSIN RIVER BANK	2164111	
OK		Full Service	3512773	LODI BRANCH	807 NORTH MAIN STREET	LODI	WI	53555	COLUMBIA	UNITED STATES	290136	2	WISCONSIN RIVER BANK	2164111	

FR Y-6 Annual Report of Holding Companies

River Holding Company  
Stoddard, WI  
Fiscal Year Ending December 31, 2015

Report Item 3 (1) (a) (b) ( c ): Shareholders/River Holding Company

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as-of fiscal year end.

3(1)(a)	3(1) ( c )	
Name & Address	# of shares (common)	Percent
Paul E. Schams La Crosse, WI 54601	1,320	20.2983%
Thomas Schams (son) La Crosse, WI 54601	1,040	15.9926%
Timothy Schams (son) Coon Valley, WI 54601	1,054	16.2079%
Deborah Korth (daughter) La Crosse, WI 54601	1,040	15.9926%
Tracy Servais (daughter) La Crosse, WI 54601	1,016	15.6235%
Paula Hilby (daughter) Onalaska, WI 54650	1,033	15.8851%
Total	6,503	100.00%

3 (1) (b)

All shareholders are citizens of the United States of America

Report Item 3 (2): None

FR Y-6 Annual Report of Holding Companies

River Holding Company  
Stoddard, WI  
Fiscal Year Ending December 31, 2015

Report Item 3 (1) (a) (b) (c): Shareholders/Community Business Bancshares, Inc.  
Current Securities Holders with ownership, control or holdings of 5%  
or more with power to vote as-of fiscal year end.

3(1)(a)	3(1) ( c )	
Name & Address	# of shares (common)	Percent
River Holdng Company Stoddard, WI 54658	331,092	85.0000%
Joseph G. Henry Dane, WI	20,428	5.0000%
All Others	35,250	10.0000%
Total	<u>386,770</u>	<u>100.00%</u>

3 (1) (b)

All shareholders are citizens of or incorporated in the United States of America

Report Item 3 (2): None

FORM FR Y-6  
RIVER HOLDING COMPANY  
STODDARD, WISCONSIN USA  
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Insiders/River Holding Company  
(1), (2), (3) (a) (b) (c) and 4 (a) (b) (c)

(1) Name City, State Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (Include names)	(4) (a) Percentage of Voting Securities in Bank Holding Company	(4) (b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)	(4) (c) List names of other companies (Includes partnerships) if 25% or more of voting securities held (List names of companies and of percentage of voting securities held)
Paula Hilby Onalaska, WI USA	N/A	Vice President Secretary Director	Vice President (River Bank)	Secretary, Director Community Business Bancshares, Inc.	15.8851%	N/A	Ona 90, LLC 33.33%  La Crosse Engineering and Surveying Co 100.00%  Ona Ten, LLC 100.00%
Timothy Schams Coon Valley, WI USA	Construction	Director	Director (River Bank)	President, Director St. Joseph Contracting, Inc. LaCrosse, WI USA	16.2079%	N/A	S,S & K Rentals 33.33%  Schams and Schams Rentals 50.00%  ONA 90, LLC 33.33%  T & S Farms, LLC 50.00%
Deborah Korth La Crosse, WI USA	Construction	Assistant Vice President Director	N/A	Vice President Treasurer, Director St. Joseph Contracting, Inc. LaCrosse, WI USA	15.9926%	N/A	S,S & K Rentals 33.33%  BDJ Holdings, LLC 100.00%
Tracy Servais La Crosse, WI USA	Teacher	Director	N/A	N/A	15.6235%	N/A	ONA 90, LLC 33.33%  T & S Farms, LLC 50.00%  Scott Servais & Sons Plumbing & Heating, LLC 100.00%
Brian Voelker DeSoto, WI USA	N/A	Vice President	CEO, President Director (River Bank)	CEO, President of Community Business Bancshares, Inc.	N/A	N/A	N/A

FORM FR Y-6  
RIVER HOLDING COMPANY  
STODDARD, WISCONSIN USA  
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Insiders/River Holding Company  
(1), (2), (3) (a) (b) (c) and 4 (a) (b) (c)

(1) Name City, State Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (Include names)	(4) (a) Percentage of Voting Securities in Bank Holding Company	(4) (b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)	(4) (c) List names of other companies (Includes partnerships) if 25% or more of voting securities held (List names of companies and of percentage of voting securities held)
Paul E. Schams La Crosse, WI USA	Construction	President, Chairman of the Board and Director	Chairman of the Board Investment officer (River Bank)	President - St. Joseph Construction Co. Inc. LaCrosse, WI USA  Chairman of the Board- Community Business Bancshares, Inc. and Wisconsin River Bank Sauk City, WI USA	20.2983%	N/A	St. Joseph Construction Co. Inc. 100%  Aspen Field Development, LLC 50%  D&P Sparta Investments, LLC 50%  Tesh Partners 25%  Hayward Ten T3, LLC 100%  Country Meadows Development, LLC 50%
Thomas Schams La Crosse, WI USA	Construction	Director	N/A	Secretary, Director St. Joseph Contracting Inc. LaCrosse, WI USA	15.9926%	N/A	S,S & K Rentals 33.33%  Schams and Schams Rentals 50.00%

FORM FR Y-6  
RIVER HOLDING COMPANY  
STODDARD, WISCONSIN USA  
FISCAL YEAR ENDING DECEMBER 31, 2014

Report Item 4: Insiders/Community Business Bancshares, Inc.  
(1), (2), (3) (a) (b) (c) and 4 (a) (b) (c)

(1) Name City, State Country	(2) Principal Occupation if other than with Bank Holding Company	(3) (a) Title & Position with Bank Holding Company	(3) (b)* Title & Position with Subsidiaries (Include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (Include names)	(4) (a) Percentage of Voting Securities in Bank Holding Company	(4) (b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)	(4) (c) List names of other companies (Includes partnerships) if 25% or more of voting securities held (List names of companies and of percentage of voting securities held)
River Holding Company Stoddard, WI USA	N/A	N/A	N/A	N/A	85.00%	N/A	N/A
A. Jeanne Myers Madison, WI USA	Banker	Chief Financial Officer and Treasurer; Director	Chief Financial Officer	N/A	0.39%	N/A	N/A
Paula Hilby Onalaska, WI USA	Banker	Secretary; Director	Secretary	See River Holding Co.	N/A	N/A	See River Holding Co.
Joseph G. Henry Dane, WI USA	Owner Henry Farms, LLC 100%	Director	Director	N/A	5.28%	N/A	N/A
Larry Clark Lodi, WI USA	Owner Lodi Sausage, Co. 100%	Director	Director	N/A	0.16%	N/A	N/A
Paul E. Schams La Crosse, WI USA	Construction	Chairman of the Board	Chairman of the Board	See River Holding Co.	N/A	N/A	See River Holding Co.
Brian Voelker DeSoto, WI USA	See River Holding Co.	CEO, President; Director	Director	See River Holding Co.	N/A	N/A	See River Holding Co.

\*All positions in (3)(b) are with Wisconsin River Bank