

COPY

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, Patrick A. Duffey
 Name of the Holding Company Director and Official
Chairman
 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.

Patrick A. Duffey
 Signature of Holding Company Director and Official
2/1/16
 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 2634221
 C.I. _____

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
SBB Bancshares, Inc.
 Legal Title of Holding Company
PO Box 67
 (Mailing Address of the Holding Company) Street / P.O. Box
Burnettsville IN 47926
 City State Zip Code
324 S Main Street, Burnettsville, IN 47926
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Patrick A Duffey President
 Name Title
574-826-4114
 Area Code / Phone Number / Extension
574-826-4402
 Area Code / FAX Number
patrickd@bvillebank.com
 E-mail Address
www.bvillebank.com
 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

SBB Bancshares, Inc.
Burnettsville, Indiana

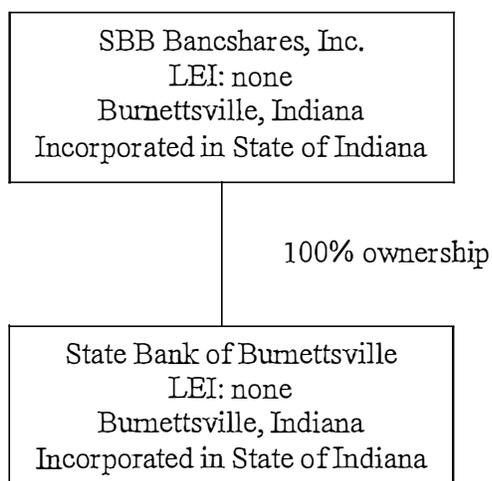
Fiscal Year Ended December 31, 2015

Report Item

1a: SBB Bancshares, Inc. is not required to prepare form 10-K with the SEC.

1b: The BHC does not prepare an annual report for its shareholders.

2(a): Organizational Chart, All Incorporated in the State of Indiana¹



Supplement to Organization Chart:

2b: Branch Verification
- Included with the FR Y-6. Mailed February 2, 2016.

¹ No LEI for the above entities.

Your depository institution: STATE BANK OF BURNETTSVILLE (ID_RSSD: 225241),
 held by SBB BANCSHARES, INC. (2634221) of BURNETTSVILLE, IN.
 5. Data reflects information that was received and processed through 01/07/2016.

Steps

1. For each branch row, enter one or more of the actions specified below.
 1. In the Effective Date column.

1. If correct, enter 'OK' in the Data Action column.
 1. If 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.
 1. If sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
 1. If never owned by this depository institution, enter 'Delete' in the Data Action column.
 1. If 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.

1. Please adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

1. Save a copy to your FRB contact. See the detailed instructions on this site for more information.
 1. For FRB contact, put your institution name, city and state in the subject line of the e-mail.

1. For 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.
 1. Submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

1. Branch ID, State, and ID_RSSD columns are for reference only. Verification of these values is not required.

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office
Full Service (Head Office)	225241	STATE BANK OF BURNETTSVILLE	324 SOUTH MAIN STREET	BURNETTSVILLE	IN	47926	WHITE	UNITED STATES	8787		0	STATE BANK OF BURNETTSVILLE
Full Service	3494431	MONTICELLO BRANCH	902 NORTH 6TH STREET	MONTICELLO	IN	47960	WHITE	UNITED STATES	432443		1	STATE BANK OF BURNETTSVILLE

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SBB Bancshares, Inc.
Burnettsville, Indiana

Fiscal Year Ended December 31, 2015

Report Item 3: Securities Holders

(1) Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015:

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship	(1)(c) Number & Percentage of Each Class of Voting Securities
The Duffey Family Trust ^(See * below) Burnettsville, Indiana, USA	USA	Direct: 350 – 25.36% Indirect: 112 – 8.12% Total: 462 – 33.48% Common Stock
Patrick A. Duffey Monticello, Indiana, USA	USA	Direct: 28 – 2.03% Indirect: 434 – 31.45% Total: 462 – 33.48% Common Stock
Mark W. Duffey Burnettsville, Indiana, USA	USA	Direct: 28 – 2.03% Indirect: 434 – 31.45% Total: 462 – 33.48% Common Stock
James M. Duffey Lexington, Kentucky, USA	USA	Direct: 28 – 2.03% Indirect: 434 – 31.45% Total: 462 – 33.48% Common Stock
John Duffey West Lafayette, Indiana, USA	USA	Direct: 28 – 2.03% Indirect: 434 – 31.45% Total: 462 – 33.48% Common Stock
Donald E. Heiny Logansport, Indiana, USA	USA	150 – 10.87% Common Stock

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SBB Bancshares, Inc.
Burnettsville, Indiana

Fiscal Year Ended December 31, 2015

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiary (including name of subsidiaries)	Title & Position with Other Businesses (including names of other businesses)	Percentage of Voting Shares in Bank Holding Company (including names of subsidiaries)	Percentage of Voting Securities in Subsidiary (including names of subsidiaries)	List names of other companies (including partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Patrick A. Duffey Monticello, Indiana, USA	N/A	Director & Chairman	Director & President	Trustee – The Duffey Family Trust Monticello, Indiana	2.03% - Individually 25.36% - As Trustee	None	N/A
Donald Heiny Logansport, Indiana, USA	Retired	Director	Director	N/A	10.87%	None	N/A
Mark W. Duffey Burnettsville, Indiana, USA	Laborer	Director	Director	N/A	2.03%	None	N/A
Clayton Carpenter Phoenix, Arizona, USA	Retired	N/A	N/A	N/A	12.86%	None	N/A
George Carpenter Lubbock, Texas, USA	Laborer	N/A	N/A	N/A	8.51%	None	N/A
James M Duffey Lexington, Kentucky, USA	Salesman	N/A	N/A	N/A	2.03%	None	N/A
John Duffey West Lafayette, Indiana, USA	Attorney	N/A	N/A	N/A	2.03%	None	N/A

Doris McLeland Delphi, Indiana, USA	USA	90 – 6.52% Common Stock
Clayton Carpenter Phoenix, Arizona, USA	USA	177.5 – 12.86% Common Stock
George Carpenter Lubbock, Texas, USA	USA	117.5 – 8.51% Common Stock

* The Duffey Family Trust has trustees and beneficiaries who also own shares individually outside of the trust. The individuals are: Patrick Duffey, Mark Duffey, James Duffey, and John Duffey. The Duffey Family Trust is a testamentary trust as defined in 12 CFR 225.2(d)(3).

(2) Securities Holders not listed in 3(1) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ended 12-31-2015:

(2)(a)	(2)(b)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship	Number & Percentage of Each Class of Voting Securities

Not Applicable