

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.

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, SCOTT D. FISHER

Name of the Holding Company Director and Official

DIRECTOR AND VICE PRESIDENT

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

SBN COMMUNITY BANCORP INC.

Legal Title of Holding Company

300 CONGRESS DRIVE/P.O. BOX 20

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

NEWBURG

WI

53060

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:

SCOTT D. FISHER DIRECTOR AND V.P.

Name

Title

262-675-2306

Area Code / Phone Number / Extension

262-675-2780

Area Code / FAX Number

sfisher@statebankofnewburg.com

E-mail Address

N/A

*Scott D. Fisher*

Signature of Holding Company Director and Official

MARCH 4, 2016

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

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  
 C.I.

3089314

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

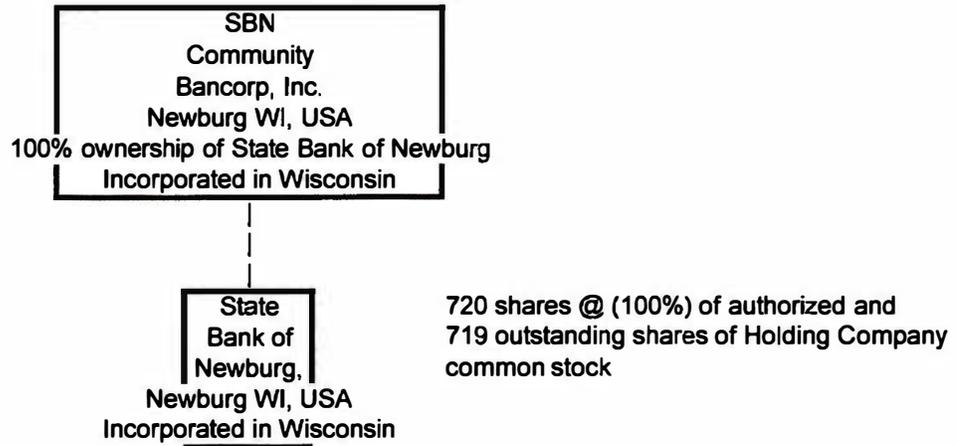
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6  
SBN Community Bancorp, Inc.  
Newburg, Wisconsin  
Fiscal Year Ending December 31, 2015

REPORT ITEM:

- 1: a. The Bank Holding Company is not required to prepare form 10K with the Security and Exchange Commission.
- 1: b. The Bank Holding Company does not prepare an annual report for its shareholders.
- 2: Organization Chart



\*\* - "No LEI for the above entities".

2b. Branch Review - Submitted early via e-mail on March 4, 2016.

**Results:** A list of branches for your holding company: **SBN COMMUNITY BANCORP, INC. (3089314) of NEWBURG, 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	3/4/2016	Full Service (Head Office)	228345	STATE BANK OF NEWBURG	300 CONGRESS DRIVE	NEWBURG	WI	53060	WASHINGTON	UNITED STATES	6125	0	STATE BANK OF NEWBURG	228345	

REPORT ITEM:

3: Shareholders  
 Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2015

Name & Address	Country Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Ferguson Brothers, LLC Sagola Michigan	USA	42 - 5.83% of Common Stock

3: Shareholders  
 Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2015

Name & Address	Country Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Marjorie Grotelueschen Newburg, Wisconsin	USA	47 - 6.52% of Common Stock

Form FR Y-6  
 SBN Community Bancorp, Inc.  
 Newburg, Wisconsin  
 Fiscal Year Ending December 31, 2015

Name & Address	Country Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
3: Shareholders Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2015		
John H. Isselman Newburg, Wisconsin	USA	223 - 30.97% of Common Stock
Jonathan Isselman West Bend, Wisconsin	USA	12 - 1.67% of Common Stock
Total "Isselman" familial relationship		235 - 32.64% of Common Stock
Charles H. Johnson and Rose A. Johnson Living Trust Trustee Rose A. Johnson votes the shares held in the Charles and Rose Johnson Living Trust West Bend, Wisconsin	USA	49 - 6.80% of Common Stock

REPORT ITEM:

4 Shareholders not listed in (3)(1)(a) through 3(1) c that had ownership,  
 control or holdings of 5% or more with power to vote during the fiscal  
 year ending 12/31/2015

NONE

4:	Directors and Officers								
		Principal Occupation if other than with Bank Holding	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include Names of Subsidiaries)	Title & Position with Other Businesses (include names of other Businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of Subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held. (List names of companies and percentages of voting securities are held.)	
	John H. Isselman Newburg, Wisconsin	N/A	Director	N/A	N/A	30.97%	NONE	N/A	
	Douglas S. Hein Newburg, Wisconsin	N/A	Director	Vice President Loan Officer State Bank of Newburg	N/A	1.67%	NONE	N/A	
	Jonathan B. Isselman Newburg, Wisconsin	N/A	President Director State Bank of Newburg	President	N/A	1.81%	NONE	N/A	
	Jordan Rathke West Bend, Wisconsin	Seed Salesman	Director	N/A	N/A	0.28%	NONE	N/A	
	Edward Wilger West Bend, Wisconsin	Retired	Director	N/A	N/A	0.13%	NONE	N/A	
	Peter Waldkirch West Bend, Wisconsin	Retired	Director	N/A	N/A	0.56%	NONE	N/A	
	Scott D. Fisher West Bend, Wisconsin	N/A	Director	Vice President & Cashier State Bank of Newburg	N/A	0.14%	NONE	N/A	