



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, Robert C. Smith

Name of the Holding Company Director and Official

President

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.

Robert C. Smith

Signature of Holding Company Director and Official

March 22, 2016

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 1129869
 C.I. _____

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)

Reporter's Name, Street, and Mailing Address

SCB Bancorp, Inc.

Legal Title of Holding Company

1501 E. Eldorado St.

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

Decatur

IL

62521

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kevin M. Voss

Senior VP & CFO

Name

Title

217-421-6501

Area Code / Phone Number / Extension

217-429-8722

Area Code / FAX Number

kvoss@soybank.com

E-mail Address

www.soybank.com

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

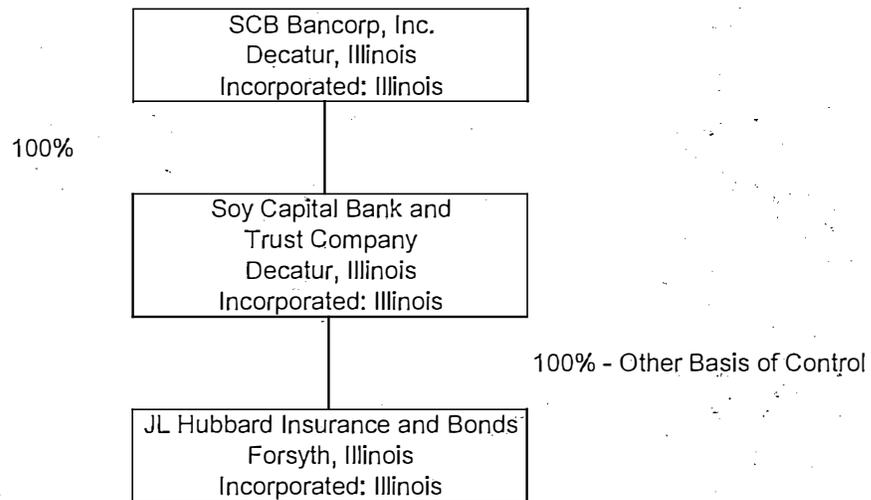
Does the reporter request confidential treatment for any portion of this submission?

- 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
SCB Bancorp, Inc.
Decatur, IL
Fiscal Year ending December 31, 2015

Report Item

2a: Organizational Chart



NOTE: none of the entities listed above have a LEI

2b: Branch Verification
Submitted via email on 03/17/16

Results: A list of branches for your depository institution: SOY CAPITAL BANK AND TRUST COMPANY (ID_RSSD: 899736).
 This depository institution is held by SCB BANCORP, INC. (1129869) of DECATUR, IL.
 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)	899736	SOY CAPITAL BANK AND TRUST COMPANY	1501 EAST ELDORADO	DECATUR	IL	62521	MACON	UNITED STATES	11570	0	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	3346866	BLOOMINGTON BRANCH	2306 EAS WASHINGTON STREET	BLOOMINGTON	IL	61704	MCL EAN	UNITED STATES	432412	8	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	3301203	KANKAKEE BRANCH	125 MOOMEY DRIVE	BOURBONNAIS	IL	60914	KANKAKEE	UNITED STATES	419643	7	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	4107916	CHAMPAIGN OFFICE	2009 FOX DRIVE SUITE D	CHAMPAIGN	IL	61820	CHAMPAIGN	UNITED STATES	494788	13	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	604677	455 NORTH MAIN OFFICE	455 NORTH MAIN STREET	DECATUR	IL	62523	MACON	UNITED STATES	43492	4	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	1987733	560 EAST PERSHING ROAD BRANCH	560 EAST PERSHING ROAD	DECATUR	IL	62526	MACON	UNITED STATES	44009	3	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	3553963	FRANKLIN STREET BRANCH	1685 SOUTH FRANKLIN STREET ROAD	DECATUR	IL	62521	MACON	UNITED STATES	242310	6	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	2593841	ROUTE 36 BRANCH	4825 EAST US ROUTE 36	DE ATUR	IL	62521	MACON	UNITED STATES	242309	5	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Limited Service	3347322	FORSYTH BRANCH	1090 SOUTH ROUTE 51	FORSYTH	IL	62535	MACON	UNITED STATES	439427	9	SOY CAPITAL BANK AND TRUST COMPANY	899736	
OK		Full Service	3671492	PEORIA BRANCH	4530 NORTH UNIVERSITY	PEORIA	IL	61614	PEORIA	UNITED STATES	468671	12	SOY CAPITAL BANK AND TRUST COMPANY	899736	

SCB Bancorp, Inc.
 DECATUR, IL
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as-of</u> fiscal year end.			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Margaret Bollinger Clayton, MO, USA	USA	2800 1.20% shares	N/A	N/A	N/A
Marshall, Mary R. Decatur, IL, USA	USA	960 0.41% shares			
Marshall Negray Boe Investment - John Marshall Decatur, IL, USA	USA	10 0.00% shares			
Martha McKinstry Houston, TX, USA	USA	2800 1.19% shares			
Record Diller Investments St. Louis, MO, USA	USA	5780 2.48% shares			
Martha Record Family Exempt Trust w/ Margaret Bollinger and Soy Capital Bank and Trust as co-trustees Decatur, IL, USA	USA	1520 0.65% shares			
J. William Record Marital Exempt Trust w/ Margaret Bollinger and Soy Capital Bank and Trust as co-trustees Decatur, IL, USA	USA	3480 1.48% shares			
RECORD FAMILY		17350 7.41% SHARES			
Maxine Kopetz Trust w/ Soy Capital Bank and Trust as trustee Decatur, IL, USA	USA	5554 2.37% shares			
Robert W. Kopetz Trust with Robert W. Kopetz as trustee Oakley, IL, USA	USA	6636 2.83% shares			
KOPETZ FAMILY		12190 5.20% SHARES			
Claud Thompson Trust w/ Phillip T. Thompson trustee Decatur, IL, USA	USA	4020 1.72% shares			
Claud Thompson Trust w/ Sheryl Lynn Osgood trustee Decatur, IL, USA	USA	4021 1.72% shares			
Sheryl Lynn Osgood Forsyth, IL, USA	USA	3968 1.69% shares			
Phil Thompson Decatur, IL, USA	USA	1230 0.52% shares			
Philip T. & Diana J. Thompson Decatur, IL USA	USA	54 0.02% shares			
Philip T. Thompson Decatur, IL, USA	USA	18 0.01% options			

Philip T. Thompson Marco Island, FL, USA	USA	2488	1.06% shares
THOMPSON FAMILY		15781	6.73% SHARES
		18	0.01% OPTIONS

Courtney G. Milligan Decatur, IL, USA	USA	349	0.15% shares
Todd Milligan Decatur, IL, USA	USA	349	0.15% shares
Sarah Peterson Trust w/ Sarah Peterson as trustee Decatur, IL, USA	USA	6241	2.67% shares
Dirk Peterson Decatur, IL, USA	USA	252	0.11% shares
Christopher R. Shade New York, NY, USA	USA	410	0.17% shares
Dawn R. Shade Custodian Decatur, IL, USA	USA	36	0.02% shares
Jeffrey L. Shade Decatur, IL, USA	USA	7051	3.01% shares
Jonathan T. Shade New York, NY, USA	USA	410	0.17% shares
Jonathan T. Shade Custodian New York, NY, USA	USA	100	0.04% shares
Lauren E. Shade Decatur, IL, USA	USA	523	0.22% shares
Molly Sills Shade Decatur, IL, USA	USA	795	0.34% shares
Thomas M. Shade Decatur, IL, USA	USA	5890	2.51% shares
Jason M. Shade Denver, CO, USA	USA	410	0.17% shares
Jane Bush Shade Decatur, IL, USA	USA	832	0.35% shares
William P. Shade III Trust w/ William P. Shade III as trustee Decatur, IL, USA	USA	8546 18	3.66% shares 0.01% options
Parker H. Shade Decatur, IL, USA	USA	415	0.18% shares
Wesley P. Shade Decatur, IL, USA	USA	395	0.17% shares
William P. Shade IV Trustee for William P. Shade IV Trust Decatur, IL, USA	USA	415	0.18% shares
William P. Shade IV Custodian Decatur, IL, USA	USA	36	0.02% shares
Tucker R. Shade Trustee for Tucker Shade Revocable Trust Raleigh, NC, USA	USA	415	0.18% shares
Tucker R. Shade Custodian Decatur, IL, USA	USA	72	0.03% shares
Susan Hoppe Shade Trust w/ Susan Hoppe Shade as trustee Decatur, IL, USA	USA	808	0.35% shares
Soyland Company Decatur, IL, USA	USA	1660	0.71% shares
SHADE FAMILY		36410 18	15.55%SHARES 0.01%OPTIONS

Kathryn Page Gandy Austin, TX, USA	USA	2216	0.95% shares
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Leslie Gandy Austin, TX, USA	USA	232 0.10% shares
Robert Gandy IV Austin, TX, USA	USA	737 0.31% shares
Dorothy H. Morey TUA with co-trustees Soy Capital Bank and Trust and Cynthia M. Smith Decatur, IL, USA	USA	902 0.38% shares
Madelyn M. Morey Austin, TX, USA	USA	6468 2.76% shares
Marcia H. Morey Trust w/ Marcia Morey as trustee Durham, NC, USA	USA	8332 3.56% shares
Marcia Morey Durham, NC, USA	USA	108 0.05% shares
Walter Morey Bypass Trust w/ Cynthia M. Smith and Soy Capital Bank and Trust as co- trustees Decatur, IL, USA	USA	3085 1.32% shares
Walter Morey Marital Trust w/ Cynthia M. Smith and Soy Capital Bank and Trust as co- trustees Decatur, IL, USA	USA	2517 1.07% shares
Cassandra Dols Smith Houston, TX, USA	USA	244 0.10% shares
Cynthia M. Smith Decatur, IL, USA	USA	570 0.25% shares
Nathan R. Smith Trust w/ Cynthia M. Smith as Trustee Decatur, IL, USA	USA	400 0.17% shares
Trevor D. Smith Trust w/ Cynthia M. Smith as Trustee Decatur, IL, USA	USA	400 0.17% shares
Jenna Smith Lordstown, OH USA	USA	244 0.10% shares
Nathan Robert Smith Decatur, IL, USA	USA	2460 1.05% shares
Robert C. Smith IRA St. Petersburg, FL	USA	771 0.33% shares
Robert C. Smith Decatur, IL, USA	USA	6508 2.78% shares 58 0.03% options
Sean M. Smith Houston, TX, USA	USA	3189 1.36% shares
Soyland Company Decatur, IL, USA	USA	1358 0.58% shares
Trevor David Smith Lordstown, OH, USA	USA	2460 1.05% shares
		43201 18.44% SHARES
	MOREY FAMILY	58 0.03%OPTIONS

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SCB Bancorp, Inc.
 DECATUR, IL
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities 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 percentage of voting securities held)
Kevin Breheny Forsyth, IL USA	Insurance	Director	President & Director - J. L. Hubbard Ins.	None	1.00%	None	None
Steve Chastain Forsyth, IL USA	President	Director	Director	President - Excel Group, Inc	0.30%	None	Excel Group, Inc 100%
Carl Curry Decatur, IL USA	Farmer	Director	Director	President - Curry Farms, Inc	0.78%	None	Curry Farms Inc 100%
David Fedor Bloomington, IL USA	CFO	Director	Director	CFO/Owner - Snyder Properties Trust	0.02%	None	Snyder Properties Trust 27.27%
William Lehmann Decatur, IL USA	President	Director	Director	President - Jones and Thomas, Inc.; President - Jtnet, Inc.	0.02%	None	Jones and Thomas 50% Jtnet 50%
Morey Family					18.47%		
Kathryn Page Gandy Austin, TX, USA	Interior Decorator	Principal Shareholder	None	N/A	0.95%	None	None

Leslie Gandy Austin, TX, USA	N/A	Principal Shareholder	None	N/A	0.10%	None	None
Robert Gandy IV Austin, TX, USA	Real Estate Developer	Principal Shareholder	None	N/A	0.31%	None	None
Dorothy H. Morey Decatur, IL, USA	Retired	Principal Shareholder	None	N/A	0.38%	None	None
Madelyn M. Morey Austin, TX, USA	Retired	Principal Shareholder	None	N/A	2.76%	None	None
Marcia H. Morey Trust w/ Marcia Morey as trustee Durham, NC, USA	Judge	Principal Shareholder	None	N/A	3.56%	None	None
Marcia Morey Durham, NC, USA	Judge	Principal Shareholder	None	N/A	0.05%	None	None
Walter Morey Bypass Trust w/ Cynthia M. Smith and Soy Capital Bank and Trust as co-trustees Decatur, IL, USA	None	Principal Shareholder	None	N/A	1.32%	None	None
Walter Morey Marital Trust w/ Cynthia M. Smith and Soy Capital Bank and Trust as co-trustees Decatur, IL, USA	None	Principal Shareholder	None	N/A	1.07%	None	None
Cassandra Dols Smith Houston, TX, USA	Lawyer	Principal Shareholder	None	N/A	0.10%	None	None
Cynthia M. Smith Decatur, IL, USA	Investor	Principal Shareholder	None	N/A	0.25%	None	None
Nathan R. Smith Trust w/ Cynthia M. Smith as Trustee Decatur, IL, USA	Student	Principal Shareholder	None	N/A	0.17%	None	None
Trevor D. Smith Trust w/ Cynthia M. Smith as Trustee Decatur, IL, USA	Paramedic/Student	Principal Shareholder	None	N/A	0.17%	None	None
Jenna Smith Lordstown, OH, USA	N/A	Principal Shareholder	None	N/A	0.10%	None	None
Nathan Robert Smith Decatur, IL, USA	Student	Principal Shareholder	None	N/A	1.05%	None	None
Robert C. Smith IRA St. Petersburg, FL	None	Principal Shareholder	None	N/A	0.33%	None	None
Robert C. Smith Decatur, IL, USA	None	President & Director; Principal Shareholder	Vice Chairman & CEO & Director - Soy Capital Bank & Trust; Chairman - JL Hubbard	None	2.81%	None	None
Sean M. Smith Houston, TX, USA	Student	Principal Shareholder	None	N/A	1.36%	None	None

Soyland Company Decatur, IL, USA	N/A	Principal Shareholder	None	N/A	0.58%	None	None
Trevor David Smith Lordstown, OH, USA	Paramedic/Student	Principal Shareholder	None	N/A	1.05%	None	None

Gretchen Murphy Forsyth, IL USA	Sr. Vice President	Secretary	Sr. Vice President - Soy Capital Bank & Trust	None	0.06%	None	None
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Gayle Saunders Decatur, IL USA	President/Richland Community College	Director	Director	President/Richland Community College	0.13%	None	None
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Joseph Schrodt Decatur, IL USA	Retired Physician	Director	Director	President of the Board of Directors - Matorus Medical Director-Perry Dynamics	0.63%	None	None
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Shade Family

15.56%

Courtney G. Milligan Decatur, IL, USA	Teacher	Principal Shareholder	None	N/A	0.15%	None	None
Todd Milligan Decatur, IL, USA	Appraiser	Principal Shareholder	None	N/A	0.15%	None	None
Sarah Peterson Trust w/ Sarah Peterson as trustee Decatur, IL, USA	Retired	Principal Shareholder	None	N/A	2.67%	None	None
Dirk Peterson Decatur, IL, USA	Plumber	Principal Shareholder	None	N/A	0.11%	None	None
Christopher R. Shade New York, NY, USA	Musician	Principal Shareholder	None	N/A	0.17%	None	None
Dawn R. Shade Custodian Decatur, IL, USA	N/A	Principal Shareholder	None	N/A	0.02%	None	None
Jeffrey L. Shade Decatur, IL, USA	Insurance	Principal Shareholder	None	N/A	3.01%	None	None
Jonathan T. Shade New York, NY, USA	Lawyer	Principal Shareholder	None	N/A	0.17%	None	None
Jonathan T. Shade Custodian New York, NY, USA	Lawyer	Principal Shareholder	None	N/A	0.04%	None	None
Lauren E. Shade Decatur, IL, USA	Insurance	Principal Shareholder	None	N/A	0.22%	None	None
Molly Sills Shade Decatur, IL, USA	None	Principal Shareholder	None	N/A	0.34%	None	None
Thomas M. Shade Decatur, IL, USA	Lawyer	Principal Shareholder	None	Lawyer- Shade & Justice	2.51%	None	None

Jason M. Shade Denver, CO, USA	Stockbroker	Principal Shareholder	None	N/A	0.17%	None	None
Jane Bush Shade Decatur, IL, USA	Retired	Principal Shareholder	None	N/A	0.35%	None	None
William P. Shade III Trust w/William P. Shade III as trustee Decatur, IL, USA	Retired	Chairman of the Board & Director; Principal Shareholder	Chairman of the Board & Director	N/A	3.67%	None	None
Parker H. Shade Decatur, IL, USA	Interior Decorator	Principal Shareholder	None	N/A	0.18%	None	None
Wesley P. Shade Decatur, IL, USA	Insurance	Principal Shareholder	None	N/A	0.17%	None	None
William P. Shade IV Trustee for William P. Shade IV Trust Decatur, IL, USA	Stockbroker	Principal Shareholder	None	N/A	0.18%	None	None
William P. Shade IV Custodian Decatur, IL, USA	Stockbroker	Principal Shareholder	None	N/A	0.02%	None	None
Tucker R. Shade Trustee for Tucker Shade Revocable Trust Raleigh, NC, USA	R/E Development	Principal Shareholder	None	N/A	0.18%	None	None
Tucker R. Shade Custodian Raleigh, NC, USA	R/E Development	Principal Shareholder	None	N/A	0.03%	None	None
Susan Hoppe Shade Trust w/ Susan Hoppe Shade as trustee Decatur, IL, USA	None	Principal Shareholder	None	N/A	0.35%	None	None
Soyland Company Decatur, IL, USA	N/A	Principal Shareholder	None	N/A	0.71%	None	None
Philip T. Thompson Decatur, IL USA	President	Director	Director	President - Decatur Industrial Electric	3.33%	None	Decatur Industrial Electric 65% Alysoco 100%
Kevin Voss Decatur, IL USA	Sr. Vice President & CFO	Treasurer	Sr. Vice President & CFO - Soy Capital Bank & Trust	None	0.00%	None	None
Mary Walker Decatur, IL USA	None	Director	Director	None	0.04%	None	None