



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, JAMES A. WEAST  
 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.

[Signature]  
 Signature of Holding Company Director and Official

February 17, 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 1207459  
 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  
W.B. BANCORP, INC.

Legal Title of Holding Company  
P.O. BOX 19

(Mailing Address of the Holding Company) Street / P.O. Box  
NEW BERLIN IL 62670  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
DEBBIE CARBONELL Vice President/Secretary

Name Title  
217-488-6091

Area Code / Phone Number / Extension  
217-488-6216

Area Code / FAX Number  
dcarbonell@wbsb.com

E-mail Address  
N/A

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

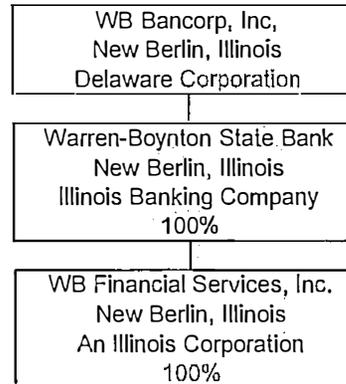
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Form FR Y-6

WB Bancorp, Inc.  
New Berlin, Illinois  
Fiscal year ending December 31, 2015

Report item:

- 1.a. The BHC is not required to prepare form 10K with the SEC.
- 1.b. The BHC does prepare an annual report for its shareholders.  
enclosed are two copies of the annual report.
- 2.a. Organizational chart:



NOTE: All entities do not have a LEI

WB Bancorp, Inc. owns 4,277.5 shares of the 4,277.5 outstanding shares of Warren-Boynton State Bank (100%), New Berlin, Illinois.

WB Financial Services, Inc. is a subsidiary of Warren-Boynton State Bank  
Warren-Boynton State Bank owns 100 shares of the 100 outstanding shares (100%)

2.b. Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository Institution: WARREN-BOYNTON STATE BANK (ID\_RSSD: 837448).  
 This depository Institution is held by WB BANCORP, INC. (1207459) of NEW BERLIN, 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 pagesetup 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) | 837448          | WARREN-BOYNTON STATE BANK       | 702 WEST ILLINOIS STREET | NEW BERLIN  | IL    | 62670    | SANGAMON | UNITED STATES | 7461         | 0              | WARREN-BOYNTON STATE BANK | 837448               |          |
| OK          |                | Full Service               | 3346884         | WARREN BOYNTON FINANCIAL CENTER | 3030 SPRING MILL DRIVE   | SPRINGFIELD | IL    | 62704    | SANGAMON | UNITED STATES | 433928       | 2              | WARREN-BOYNTON STATE BANK | 837448               |          |

Form FR Y-6  
Report Item 3 (1) - Shareholders  
Fiscal year ending December 31, 2015

WB Bancorp, Inc.  
Shareholders with power to vote 5% or more  
of Outstanding Stock

| Name/Address                                      | Country | Shares | Percent             |
|---|---------|--------|---------------------|
| William M. Pfeffer<br>New Berlin, Illinois USA    | USA     | 831    | 19.56% Common Stock |
| Betsy L. Pech<br>Lincoln, Illinois USA            | USA     | 726    | 17.09% Common Stock |
| Mary Bobette Gerlach<br>Springfield, Illinois USA | USA     | 726    | 17.09% Common Stock |
| Barbara A. Pfeffer<br>Chatham, Illinois USA       | USA     | 534.5  | 12.58% Common Stock |
| Matt W. Smith<br>Palo Alto, California USA        | USA     | 256    | 6.03% Common Stock  |
| Mark S. Smith<br>Cambridge, MA USA                | USA     | 256    | 6.03% Common Stock  |

Report Item 3 (2) - Shareholders  
Fiscal year ending December 31, 2015

WB Bancorp, Inc.  
Shareholders with power to vote 5% or more  
of Outstanding Stock not listed in Report Item 3 (1)

None.

Form FR Y-6  
Report Item 4  
Directors, Executive Officers, Insiders  
WB Bancorp, Inc.  
Fiscal year ending December 31, 2015

| 1   | 2                                | 3a                       | 3b                        | 3c  | 4a                                       | 4b  | 4c   |
|---|----------------------------------|--------------------------|---------------------------|---|--|---|--|
| Name/Address                                      | Principal<br>Occupation          | Title<br>with BHC        | Title<br>with Subsidiary  | Title with<br>Other Business                        | Percentage of<br>Voting shares<br>in BHC | Percentage of<br>Voting Shares in<br>Subsidiaries | Names of other<br>companies if 25%<br>or more of voting<br>securities are held |
| Duane L. Gerlach<br>Springfield, Illinois USA     | Retired Banker                   | Director                 | Director                  | N/A   | 0.00%                                    | N/A   | N/A  |
| James A. Weast<br>New Berlin, Illinois USA        | Banker                           | President<br>Director    | President/CEO<br>Director | N/A   | 0.73%                                    | N/A   | N/A  |
| Lawence Sweat<br>Springfield, Illinois USA        | Oil wholesaler<br>Bi Petro, Inc. | Director                 | Director                  | CEO<br>Bi Petro, Inc.<br>Springfield IL             | 0.57%                                    | N/A   | N/A  |
| Harvey M. Stephens<br>Springfield, Illinois USA   | Attorney                         | Director                 | Director                  | Attorney<br>Brown, Hay & Stephens<br>Springfield IL | 0.31%                                    | N/A   | N/A  |
| Mary Bobette Gerlach<br>Springfield, Illinois USA | Retired Teacher                  | VP/Director              | Director                  | N/A   | 17.09%                                   | N/A   | N/A  |
| William M. Pfeffer<br>New Berlin, Illinois USA    | Banker                           | Chairman<br>Director     | Sr. VP/TO<br>Director     | N/A   | 19.56%                                   | N/A   | N/A  |
| Debra A. Carbonell<br>Springfield, IL USA         | Banker                           | Secretary &<br>Treasurer | V.P., Cashier             | N/A   | 0.00%                                    | N/A   | N/A  |
| Betsy L. Pech<br>Lincoln, IL USA                  | Retired Teacher                  | None                     | None                      | N/A   | 17.09%                                   | N/A   | N/A  |
| Barbara A. Pfeffer<br>Chaham, IL USA              | Retired State of IL              | None                     | None                      | N/A   | 12.58%                                   | N/A   | N/A  |