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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, Billy E Blair, Jr  
Name of the Holding Company Director and Official  
President-Director  
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.

Billy E Blair, Jr  
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 1129944  
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  
West Central Bancshares, Inc  
Legal Title of Holding Company  
400 E Buchanan, PO Box 467  
(Mailing Address of the Holding Company) Street / P.O. Box  
Ashland IL 62612  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Dorinda L Fitzgerald CPA  
Name Title  
217-787-0563  
Area Code / Phone Number / Extension  
217-787-9266  
Area Code / FAX Number  
dfitzgerald@p-dcpas.com  
E-mail Address  
westcentralbank.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

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

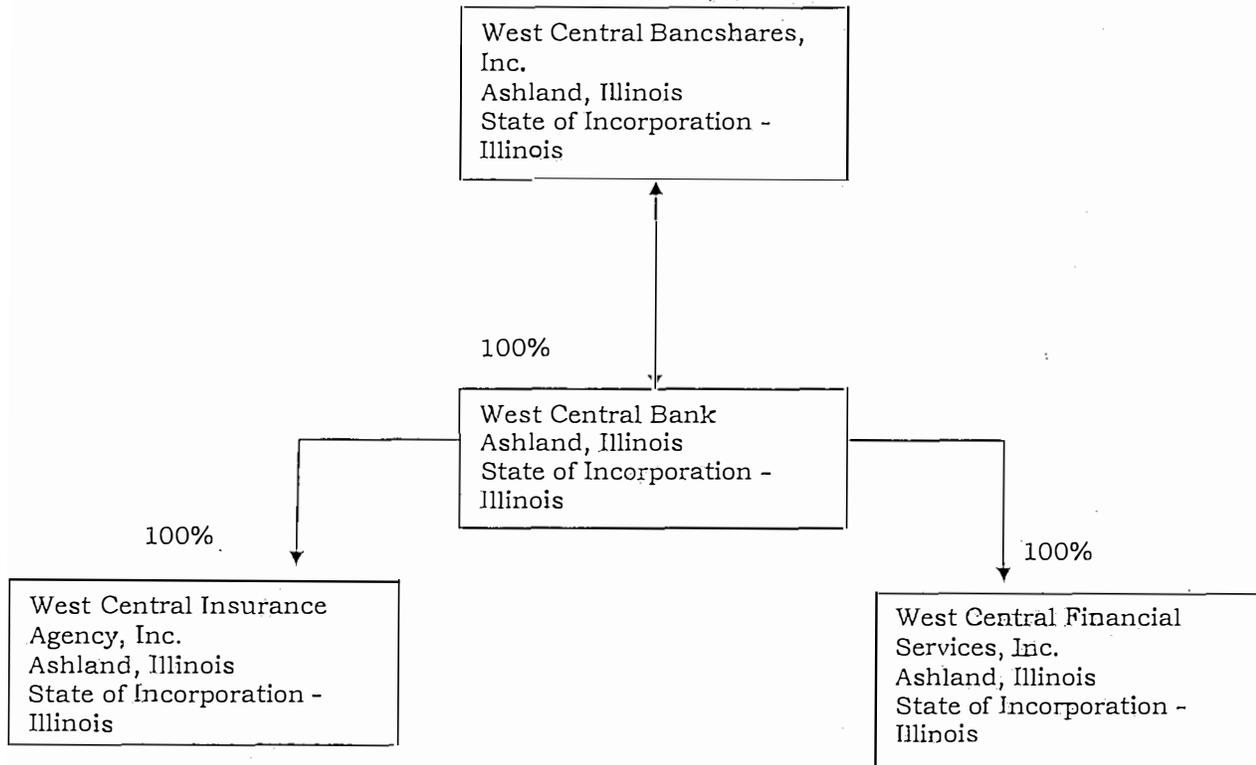
WEST CENTRAL BANCSHARES, INC.  
Ashland, Illinois

FISCAL YEAR ENDING DECEMBER 31, 2015

*Report Item:*

1. The Bank holding company does not prepare an annual report
- 2 (a).

ORGANIZATIONAL CHART



- 2 (b). Branch verification schedule is attached

The holding company and its subsidiaries do not have an LEI

Results: A list of branches for your depository institution: WEST CENTRAL BANK (ID\_RSSD: 920733).  
 This depository institution is held by WEST CENTRAL BANCSHARES, INC. (1129944) of ASHLAND, 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)	920733	WEST CENTRAL BANK	400 EAST BUCHANAN STREET	ASHLAND	IL	62612	CASS	UNITED STATES	6943	0	WEST CENTRAL BANK	920733	
ok		Unltd Service	2091093	DRIVE-IN FACILITY	SYLVAN STREET & FREMONT STREET	ASHLAND	IL	62612	CASS	UNITED STATES	223045	1	WEST CENTRAL BANK	920733	
ok		Full Service	433439	BEARDSTOWN BRANCH	122 SOUTH STATE STREET	BEARDSTOWN	IL	62618	CASS	UNITED STATES	7981	2	WEST CENTRAL BANK	920733	
ok		Unltd Service	4408305	BEARDSTOWN PLAZA	9 PLAZA DRIVE	BEARDSTOWN	IL	62618	CASS	UNITED STATES	526565	5	WEST CENTRAL BANK	920733	
ok		Full Service	2304328	RUSHVILLE BRANCH	US HIGHWAY 24 & US HIGHWAY 67	RUSHVILLE	IL	62681	SCHUYLER	UNITED STATES	227455	3	WEST CENTRAL BANK	920733	
ok		Full Service	4720548	SPRINGFIELD BRANCH	3600 WABASH	SPRINGFIELD	IL	62711	SANGAMON	UNITED STATES	Not Required	Not Required	WEST CENTRAL BANK	920733	

FORM FRY-6  
 WEST CENTRAL BANCSHARES, INC.  
 Ashland, Illinois  
 December 31, 2015

Report Item 3: Securities Holders  
 1(a), 1(b), 1(c), 2(a), 2(b), 2(c)

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/15			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 12/31/15		
1(a) Name & address (city, state, country)	1(b) Country of citizenship or incorporation	1(c) Number & percentage of each class of voting securities	2(a) Name & address (city, state, country)	2(b) Country of citizenship or incorporation	2(c) Number & percentage of each class of voting securities
David Lee Gross Champaign, IL, USA	USA	3,495 shares – 5.46%	None	None	None

FORM FRY-6  
WEST CENTRAL BANCSHARES, INC.  
Ashland, Illinois  
December 31, 2015

Report Item 4: Insiders  
1, 2, 3(a)(b)(c), and 4(a)(b)(c)

1 Name & address (city, state, country)	2 Principal occupation if other than with Bank Holding Company	3(a) Title and position with Bank Holding Company	3(b) Title & position with subsidiaries (include names of subsidiaries)	3(c) Title & position with other businesses (include names of other businesses)	4(a) Percentage of voting shares in Bank Holding Company	4(b) Percentage of voting shares of in subsidiaries (include names of subsidiaries)	4(c) 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 held)
Billy E. Blair, Jr. Ashland, IL 62612 USA	Banking	President/Director	Director/President/ Secretary/CEO – West Central Bank, Secretary - West Central Financial & West Central Insurance	None	.98%	None	None
H.O. Brownback III Ashland, IL 62612 USA	Retired	Director/Secretary	Director – West Central Bank & West Central Financial	Lewis Cass Foundation - Member	3.26%	None	Ursus Corp  50%
Bryce Hager Ashland, IL 62612 USA	Construction	Director	Director – West Central Bank	Lamar Hager Construction - President ; Trison Heritage LLC – Member; Timber Creek Hills LLC - Member	1.59%	None	Lamar-Hager Construction, Inc.  100%
Donald Mahoney Ashland, IL 62612 USA	Farming	Director	Director – West Central Bank	None	.54%	None	None
Jeff Cosner Ashland, IL 62612 USA	Pioneer Seed Rep.	Director	Director – West Central Bank	Prentice Elevator – President; Cosner Family Enterprises - President	1.07%	None	Cosner Family Enterprises, Inc  100%
Jack L. Baker Rushville, IL USA	Retired	Director	Director – West Central Bank	Owner/Operator of Baker Jewelry	.40%	None	None

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WEST CENTRAL BANCSHARES, INC.  
Ashland, Illinois  
December 31, 2015

Report Item 4: Insiders  
1, 2, 3(a)(b)(c), and 4(a)(b)(c)

1 Name & address (city, state, country)	2 Principal occupation if other than with Bank Holding Company	3(a) Title and position with Bank Holding Company	3(b) Title & position with subsidiaries (include names of subsidiaries)	3(c) Title & position with other businesses (include names of other businesses)	4(a) Percentage of voting shares in Bank Holding Company	4(b) Percentage of voting shares of in subsidiaries (include names of subsidiaries)	4(c) 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 held)
David Lee Gross Champaign, IL	Semi-Retired Geologist	Director	Director – West Central Bank, West Central Financial & West Central Insurance	None	5.46%	None	None
Buffy Tillitt-Pratt Beardstown, IL	Real Estate Broker	Director	Director – West Central Bank, West Central Financial & West Central Insurance	Buffy Tillitt & Associates – President; Pratt Outboard Motor & Marine – Member Beardstown Development - President	.53%	None	Buffy Tillitt & Associates – 100% Pratt Outboard & Marine – 100% Beardstown Development Company – 50%
Thomas R. Rohn Beardstown, IL	Farming	Director	Director – West Central Bank	Fertile Valley Farms – Partner	.86%	None	Cass Swine Management  25%
Cynthia Smith-Brannan Beardstown, IL	Claims Director	Director	Director – West Central Bank	Chic Shots Photography	.13%	None	None