

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, **DUANE G. DEBS**

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.

Reporter's Name, Street, and Mailing Address

WEST SUBURBAN BANCORP, INC.

Legal Title of Holding Company

711 SOUTH MEYERS ROAD

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

LOMBARD

City

IL

State

60148

Zip Code

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:

DUANE G. DEBS

Name

PRESIDENT

Title

630 652-2801

Area Code / Phone Number / Extension

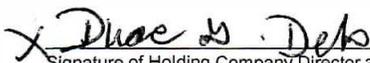
Area Code / FAX Number

ddebs@westsuburbanbank.com

E-mail Address

www.westsuburbanbank.com

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



Signature of Holding Company Director and Official

03/17/2016

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
C.I.

1245705

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

REPORT ITEM 1: Annual Report to Shareholders

The bank holding company prepares an annual report for its shareholders.

REPORT ITEM 2A: Organization Chart

<u>WEST SUBURBAN BANCORP, INC, LOMBARD, ILLINOIS</u>		<u>INCORPORATED IN ILLINOIS</u>
<u>WEST SUBURBAN BANK LOMBARD, ILLINOIS</u>		<u>INCORPORATED IN ILLINOIS</u>
100% Directly Owned By Bancorp		
<u>WEST SUBURBAN INSURANCE SERVICES LOMBARD, ILLINOIS</u>		<u>INCORPORATED IN ILLINOIS</u>
100% Directly Owned By Bank		

WEST SUBURBAN BANCORP AND ITS SUBSIDIARIES DO NOT HAVE A LEGAL ENTITY IDENTIFIER (LEI).

REPORT ITEM 2B: Domestic Branch Listing

E-Mailed to the Federal Reserve Bank of Chicago on 02/22/16

REPORT ITEM 3: Securities holders

Craig R. Acker, Winfield, Illinois/USA
US Citizen
25,389 Common 6.06 %

Keith W. Acker, Warrenville, Illinois/USA
US Citizen
29,979 Common 7.15%

Kevin J. Acker, Lombard, Illinois/USA
US Citizen
18,428 Common 4.40%

West Suburban Bank is the trustee for the Employee Stock ownership Plan Trust. Each participant in the plan has the power to vote their shares. The Trustee is empowered to manage the plan so long as its action is consistent with ERISA and Section 401 of the Code.

REPORT ITEM 3-2: Securities holders

Not Applicable

REPORT ITEM 4: Insiders
- See Attached Sheets

Results: A list of branches for your holding company: WEST SUBURBAN BANCORP, INC. (1245705) of LOMBARD, 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)	375034	WEST SUBURBAN BANK	711 SOUTH WESTMORE MEYERS ROAD	LOMBARD	IL	60148	DUPAGE	UNITED STATES	12401	0	WEST SUBURBAN BANK		375034
OK		Full Service	779874	101 NORTH LAKE STREET OFFICE	101 NORTH LAKE STREET	AURORA	IL	60506	KANE	UNITED STATES	41990	32	WEST SUBURBAN BANK		375034
OK		Full Service	4565374	CHURCH STREET	1311 BUTTERFIELD ROAD	AURORA	IL	60502	KANE	UNITED STATES	Not Required	Not Required	WEST SUBURBAN BANK		375034
OK		Full Service	3493117	EOLA FACILITY	335 NORTH EOLA ROAD	AURORA	IL	60504	DUPAGE	UNITED STATES	245545	36	WEST SUBURBAN BANK		375034
OK		Full Service	2039536	WEST GALENA FACILITY	2000 WEST GALENA BOULEVARD	AURORA	IL	60506	KANE	UNITED STATES	273205	34	WEST SUBURBAN BANK		375034
OK		Full Service	2078115	BARTLETT FACILITY	1061 WEST STEARNS ROAD	BARTLETT	IL	60103	DUPAGE	UNITED STATES	254147	29	WEST SUBURBAN BANK		375034
OK		Limited Service	3963414	CIARE OAKS BRANCH	825 CAVILLON DRIVE	BARTLETT	IL	60103	COOK	UNITED STATES	478451	47	WEST SUBURBAN BANK		375034
OK		Full Service	511430	355 WEST ARMY TRAIL ROAD OFFICE	355 WEST ARMY TRAIL ROAD	BLOOMINGDALE	IL	60108	DUPAGE	UNITED STATES	15387	26	WEST SUBURBAN BANK		375034
OK		Full Service	2304458	BOLINGBROOK BRANCH	1104 WEST BOUGHTON ROAD	BOLINGBROOK	IL	60440	WILL	UNITED STATES	245540	12	WEST SUBURBAN BANK		375034
OK		Full Service	2426725	BOLINGBROOK EAST FACILITY	672 EAST BOUGHTON ROAD	BOLINGBROOK	IL	60440	WILL	UNITED STATES	252262	18	WEST SUBURBAN BANK		375034
OK		Full Service	2574970	1380 WEST ARMY TRAIL ROAD OFFICE	1380 WEST ARMY TRAIL ROAD	CAROL STREAM	IL	60188	DUPAGE	UNITED STATES	254148	30	WEST SUBURBAN BANK		375034
OK		Full Service	2227285	895 GENEVA ROAD OFFICE	895 EAST GENEVA ROAD	CAROL STREAM	IL	60188	DUPAGE	UNITED STATES	441062	44	WEST SUBURBAN BANK		375034
OK		Full Service	2113566	CAROL STREAM FACILITY	401 NORTH GARY AVENUE	CAROL STREAM	IL	60188	DUPAGE	UNITED STATES	254145	27	WEST SUBURBAN BANK		375034
OK		Full Service	2077725	75TH STREET FACILITY	1005 75TH STREET	DARIEN	IL	60561	DUPAGE	UNITED STATES	252261	17	WEST SUBURBAN BANK		375034
OK		Full Service	702434	8001 SOUTH CASS AVENUE OFFICE	8001 SOUTH CASS AVENUE	DARIEN	IL	60561	DUPAGE	UNITED STATES	14598	16	WEST SUBURBAN BANK		375034
OK		Full Service	495231	2800 SOUTH FINLEY ROAD OFFICE	2800 SOUTH FINLEY ROAD	DOWNERS GROVE	IL	60515	DUPAGE	UNITED STATES	14398	20	WEST SUBURBAN BANK		375034
OK		Full Service	3492969	DOWNERS GROVE BRANCH	5330 MAIN STREET	DOWNERS GROVE	IL	60515	DUPAGE	UNITED STATES	358314	40	WEST SUBURBAN BANK		375034
OK		Limited Service	2429810	400 WEST BUTTERFIELD ROAD BRANCH	400 WEST BUTTERFIELD ROAD	ELMHURST	IL	60126	DUPAGE	UNITED STATES	245536	8	WEST SUBURBAN BANK		375034
OK		Full Service	2086325	GLENDALE HEIGHTS FACILITY	1657 BLOOMINGDALE ROAD	GLENDALE HEIGHTS	IL	60139-265	DUPAGE	UNITED STATES	245531	3	WEST SUBURBAN BANK		375034
OK		Limited Service	4210245	VILLA ST. BENEDICT	1920 MAPLE AVE.	LISLE	IL	60532	DUPAGE	UNITED STATES	510331	49	WEST SUBURBAN BANK		375034
OK		Full Service	2086295	1122 SOUTH MAIN STREET OFFICE	1122 SOUTH MAIN STREET	LOMBARD	IL	60148	DUPAGE	UNITED STATES	251792	21	WEST SUBURBAN BANK		375034
OK		Limited Service	2102207	BEACON HILL RETIREMENT HOME BRANCH	2400 SOUTH FINLEY ROAD	LOMBARD	IL	60148	DUPAGE	UNITED STATES	251794	23	WEST SUBURBAN BANK		375034
OK		Limited Service	2082587	LEXINGTON SQUARE RETIREMENT BRANCH	2100 SOUTH FINLEY ROAD	LOMBARD	IL	60148	DUPAGE	UNITED STATES	251793	22	WEST SUBURBAN BANK		375034
OK		Limited Service	2196662	LOMBARD FACILITY	717 WESTMORE MEYERS ROAD	LOMBARD	IL	60148	DUPAGE	UNITED STATES	Not Required	Not Required	WEST SUBURBAN BANK		375034
OK		Full Service	2102234	MAIN STREET FACILITY	707 NORTH MAIN STREET	LOMBARD	IL	60148	DUPAGE	UNITED STATES	245535	7	WEST SUBURBAN BANK		375034
OK		Limited Service	3702565	WEST SUBURBAN LIMITED SERVICE BRANCH	701 SOUTH MEYERS ROAD	LOMBARD	IL	60148	DUPAGE	UNITED STATES	245532	4	WEST SUBURBAN BANK		375034
OK		Full Service	2039554	1830 DOUGLAS ROAD BRANCH	1830 DOUGLAS ROAD	MONTGOMERY	IL	60538	KENDALL	UNITED STATES	273204	33	WEST SUBURBAN BANK		375034
OK		Full Service	3492950	1296 EAST CHICAGO BRANCH	1296 EAST CHICAGO AVENUE	NAPERVILLE	IL	60540	DUPAGE	UNITED STATES	364183	42	WEST SUBURBAN BANK		375034
OK		Full Service	2486251	2020 FELDOTT LANE BRANCH	2020 FELDOTT LANE	NAPERVILLE	IL	60540	DUPAGE	UNITED STATES	245543	15	WEST SUBURBAN BANK		375034
OK		Full Service	3963441	RIVER RUN BRANCH	1004 104 STREET, SUITE 100	NAPERVILLE	IL	60564	WILL	UNITED STATES	492454	48	WEST SUBURBAN BANK		375034
OK		Full Service	2100838	22ND STREET FACILITY	17W754 22ND STREET	OAKBROOK TERRACE	IL	60181	DUPAGE	UNITED STATES	245534	6	WEST SUBURBAN BANK		375034
OK		Full Service	3493135	OSWEGO BRANCH	2830 US HIGHWAY 34	OSWEGO	IL	60543	KENDALL	UNITED STATES	364177	41	WEST SUBURBAN BANK		375034
OK		Full Service	3671595	OSWEGO WEST BRANCH	1073 STATION DRIVE	OSWEGO	IL	60543	KENDALL	UNITED STATES	465427	46	WEST SUBURBAN BANK		375034
OK		Full Service	3493108	ROMEDEVILLE BRANCH	505 NORTH WEBER ROAD	ROMEDEVILLE	IL	60446	WILL	UNITED STATES	245547	38	WEST SUBURBAN BANK		375034
OK		Full Service	3493126	CHARLESTOWNE BRANCH	3000 EAST MAIN STREET	SAINT CHARLES	IL	60174	KANE	UNITED STATES	291950	39	WEST SUBURBAN BANK		375034
OK		Full Service	2419099	SAINT CHARLES FACILITY	315 SOUTH RANDALL ROAD	SAINT CHARLES	IL	60174	KANE	UNITED STATES	254149	31	WEST SUBURBAN BANK		375034
OK		Full Service	3154155	1870 MCDONALD ROAD OFFICE	1870 MCDONALD ROAD	SOUTH ELGIN	IL	60177	KANE	UNITED STATES	364969	43	WEST SUBURBAN BANK		375034
OK		Full Service	4388751	SUGAR GROVE	522 ROUTE 47	SUGAR GROVE	IL	60554	KANE	UNITED STATES	526237	50	WEST SUBURBAN BANK		375034
OK		Full Service	2086334	VILLA PARK BRANCH	40 EAST SAINT CHARLES ROAD	VILLA PARK	IL	60181	DUPAGE	UNITED STATES	245546	37	WEST SUBURBAN BANK		375034
OK		Full Service	2104872	WARRENVILLE FACILITY	35041 ROUTE S9	WARRENVILLE	IL	60555	DUPAGE	UNITED STATES	251795	24	WEST SUBURBAN BANK		375034
OK		Full Service	2375195	WESTMONT BRANCH	6400 SOUTH CASS AVENUE	WESTMONT	IL	60559	DUPAGE	UNITED STATES	245542	14	WEST SUBURBAN BANK		375034
OK		Full Service	2574961	221 SOUTH WEST STREET OFFICE	221 SOUTH WEST STREET	WHEATON	IL	60187	DUPAGE	UNITED STATES	245544	35	WEST SUBURBAN BANK		375034
OK		Full Service	2315472	WHEATON BRANCH	295 WEST LOOP ROAD	WHEATON	IL	60189	DUPAGE	UNITED STATES	245541	13	WEST SUBURBAN BANK		375034

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (5% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
Craig R. Acker
Winfield, IL/U.S.A.
- (2) Title or position with:
 - (a) the bank holding company:
N/A
 - (b) all direct and indirect subsidiaries of the bank holding company:
Director
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
N/A
- (4) Principal occupation, if other than with the holding company organization:
N/A
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
25,389- 6.06%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
Keith W. Acker
Warrenville, Il./U.S.A
- (2) Title or position with:
 - (a) the bank holding company:
Chief Operating Officer and Vice-President
 - (b) all direct and indirect subsidiaries of the bank holding company:
Director and President of West Suburban Bank
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
N/A
- (4) Principal occupation, if other than with the holding company organization:
N/A
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
29,979 -7.15%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
Kevin J. Acker
Bloomington, IL/U.S.A
- (2) Title or position with:
 - (a) the bank holding company:
Chairman of the Board and Chief Executive Officer Director
 - (b) all direct and indirect subsidiaries of the bank holding company:
Senior Vice-President Marketing-West Suburban Bank
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
N/A
- (4) Principal occupation, if other than with the holding company organization:
N/A
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
18,428 --4.40%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
Charles P. Howard
Lombard, IL/U.S.A
- (2) Title or position with:
 - (a) the bank holding company:
Director
 - (b) all direct and indirect subsidiaries of the bank holding company:
N/A
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
Business Administrator Parkview Community Church
- (4) Principal occupation, if other than with the holding company organization:
Business Administrator Parkview Community Church
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
3,270- 0.78%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
Peggy P. LoCicero
Elmhurst, IL/U.S.A
- (2) Title or position with:
 - (a) the bank holding company:
Director
 - (b) all direct and indirect subsidiaries of the bank holding company:
N/A
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
N/A
- (4) Principal occupation, if other than with the holding company organization:
N/A
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
14,306- 3.41%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
Duane G. Debs
Darien, Il./U.S.A
- (2) Title or position with:
 - (a) the bank holding company:
President and Chief Financial Officer Director
 - (b) all direct and indirect subsidiaries of the bank holding company:
Senior Vice-President and Comptroller West Suburban Bank
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
N/A
- (4) Principal occupation, if other than with the holding company organization:
N/A
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
1,914- 0.46%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A

Report Item 4: Insiders

List each director, trustee, partner, executive officer, principal shareholder (10% or more), or person exercising similar functions, regardless of title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):
David S. Bell
Lombard, IL/U.S.A.
- (2) Title or position with:
 - (a) the bank holding company:
Director
 - (b) all direct and indirect subsidiaries of the bank holding company:
N/A
- (3) Title or position with any other business company in which the person is a director, trustee, partner, or principal officer:
Partner in Lexington Square Senior and Health Care Centers
- (4) Principal occupation, if other than with the holding company organization:
Partner in Lexington Square Senior and Health Care Centers
- (5) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company:
959- 0.23%
 - (b) direct and indirect subsidiaries of the bank holding company:
N/A
 - (c) any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):
N/A