

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. Greg Remus

Name of the Holding Company Director and Official

President, CEO 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.

Signature of Holding Company Director and Official
12/28/2015

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 4472249
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

September 30, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Westbury Bancorp, Inc.

Legal Title of Holding Company

200 South Main Street

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

West Bend

WI

53095

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kirk Emerich

EVP CFO

Name

Title

262-334-5563 1201

Area Code / Phone Number / Extension

262-335-6028

Area Code / FAX Number

kirk.emerich@westburybankwi.com

E-mail Address

www.westburybankwi.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 being submitted separately labeled "Confidential."

No

Form FR Y-6

Westbury Bancorp, Inc.

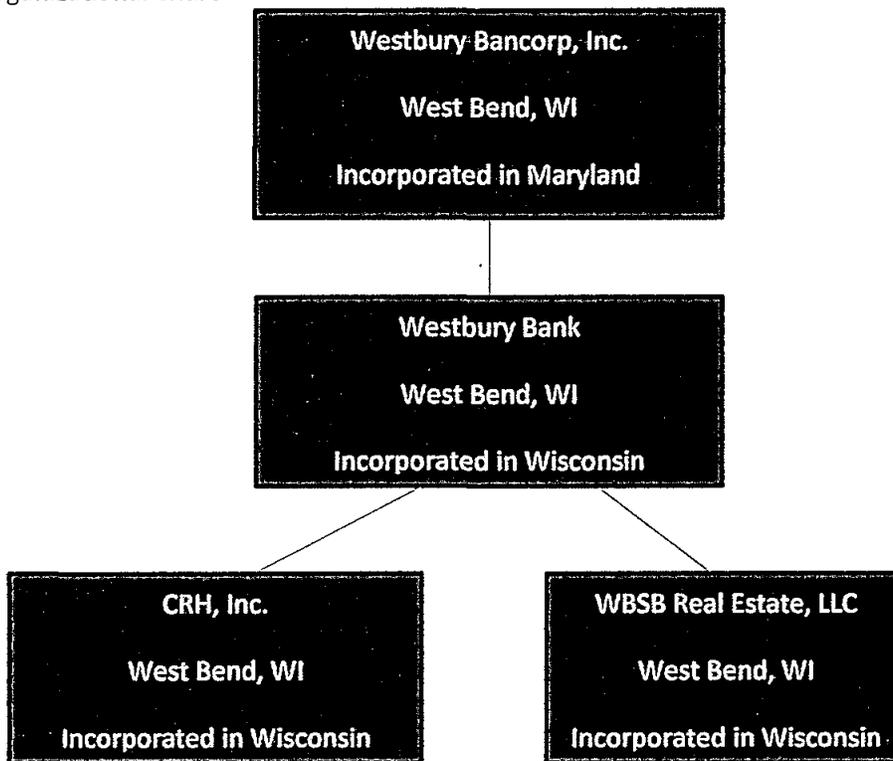
West Bend, WI

Fiscal Year Ending September 30, 2015

Report Item

1. The bank holding company files a 10-K with the Securities and Exchange Commission. The 10-K for the year ending September 30, 2014 will be filed with the SEC in December 2014.

2. A. Organizational Chart



Westbury Bank is 100% owned by Westbury Bancorp, Inc. CRH and WBSB Real Estate are 100% owned by Westbury Bank. Westbury Bank is the managing member of WBSB Real Estate, LLC.

B. Domestic Branch Listing

No changes to the branch listing downloaded at <http://structurelists.federalreserve.gov>.

3. Securities Holders

See attached listing.

Results: A list of branches for your holding company: WESTBURY BANCORP, INC. (4472249) of WEST BEND, WI.
The data are as of 09/30/2015. Data reflects information that was received and processed through 10/06/2015.

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>.

* FOIC 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)	524971	WESTBURY BANK	200 SOUTH MAIN STREET	WEST BEND	WI	53095	WASHINGTON	UNITED STATES	41234	0	WESTBURY BANK	524971	
ok		Full Service	2040701	BROOKFIELD BRANCH	17160 WEST NORTH AVENUE	BROOKFIELD	WI	53005	WAUKESHA	UNITED STATES	266492	120	WESTBURY BANK	524971	
ok		Full Service	2430713	GERMANTOWN BRANCH	N112W17171 MEQUON ROAD	GERMANTOWN	WI	53022	WASHINGTON	UNITED STATES	267200	1	WESTBURY BANK	524971	
ok		Full Service	2249652	HARTFORD BRANCH	25 SOUTH WACKER DRIVE	HARTFORD	WI	53027	WASHINGTON	UNITED STATES	498681	125	WESTBURY BANK	524971	
ok		Full Service	2430740	JACKSON BRANCH	N168W21920 MAIN STREET	JACKSON	WI	53037	WASHINGTON	UNITED STATES	267203	4	WESTBURY BANK	524971	
ok		Full Service	2430722	KEWASKUM BRANCH	1052 FOND DU LAC AVENUE	KEWASKUM	WI	53040	WASHINGTON	UNITED STATES	267201	2	WESTBURY BANK	524971	
ok		Full Service	2845326	SLINGER-SEVEN HILLS BRANCH	1195 EAST COMMERCE BOULEVARD	SLINGER	WI	53086	WASHINGTON	UNITED STATES	498684	128	WESTBURY BANK	524971	
ok		Limited Service	4465522	WB MUTUAL BRANCH	1900 SOUTH 18TH AVENUE	WEST BEND	WI	53095	WASHINGTON	UNITED STATES	Not Required	Not Required	WESTBURY BANK	524971	
ok		Full Service	2362140	WEST BEND WEST BRANCH	2501 WEST WASHINGTON STREET	WEST BEND	WI	53095	WASHINGTON	UNITED STATES	267205	101	WESTBURY BANK	524971	

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Westbury Bancorp, Inc.
City, State
Fiscal Year Ending September 30, 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
Westbury Bank ESOP, West Bend, WI	USA	349,693 - 8.08% Common	None		
FJ Capital Management, McLean, VA	USA	336,000 - 7.76% Common			
Banc Funds Co. LLC, Chicago, IL	USA	323,698 - 7.48% Common			
The Manufacturers Life Insurance Company, Toronto, Canada	Canada	323,698 - 7.48% Common			

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Westbury Bancorp, Inc.
City, State
Fiscal Year Ending September 30, 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)
Raymond F. Lipman, West Bend, WI USA		Chairman	Chairman, President, CEO - Westbury Bank	N/A	2.17%	N/A	N/A
William D Gehl, Milwaukee, WI USA	Distributor of Portable Power Products	Director	Director - Westbury Bank	Chairman - IBS or Southeastern Wisconsin	0.36%	N/A	N/A
Russell E. Brandt, Slinger, WI USA	Printing Company	Director	Director - Westbury Bank	Owner - Brandt Printing	0.42%	N/A	55% - Brandt Printing
Andrew J. Gumm, Slinger, WI USA	Consultant	Director	Director - Westbury Bank		0.62%	N/A	100%- AJG Consulting
James L. Mohr, Mequon, WI USA	CPA	Director	Director - Westbury Bank	Owner - James L. Mohr & Associates LLP	0.31%	N/A	20% - James L. Mohr & Associates LLP
Rondi Rohr- Dralle, Brookfield, WI	Investor Relations	Director	Director - Westbury Bank	VP Investor Relations and Corp Dev Rockwell Automation, Inc.	0.39%	N/A	N/A
James A. Spella, West Bend, WI	Attorney	Director	Director - Westbury Bank	Partner Schloemer Law Firm, S.C.	0.35%	N/A	67% - Schloemer Law Firm, S.C.
Terry Wendorff, Slinger, WI	Company President	Director	Director - Westbury Bank	President Sno-Way International	0.53%	N/A	

J.J. Ziegler, West Bend, WI	Real Estate Development	Director	Director - Westbury Bank	Partner - Ziegler Bence		33% Montello Preservation, LLC; 50% Ziegler Bence Development; 50% Ziegler Bence Partners 3, 5, 6 and 7 LLCs; 50% Ziegler Bence Continental LLC, LLC; 50% Ziegler Bence West Bend, LLC; 50% B&J Scenic, LLC; 99% Argent Apartments of Phillips
Greg J. Remus, Oconomowoc, WI USA		President, CEO and Director	President, CEO and Director	N/A	0.72%	N/A
Kirk J. Emerich, West Bend, WI USA		EVP - Investor Relations and CFO	EVP - Investor Relations and CFO	N/A	1.60%	N/A
Michael C. Holland, Oconomowoc, WI USA		SVP - CCO and Secretary	SVP - CCO and Secretary	N/A	1.04%	N/A
Glenn J. Stadler, Merton, WI		EVP, CCLO	EVP, CCLO	N/A	0.19%	N/A
Peter Lee, Mequon, WI		EVP, CCBO	EVP, CCBO		0.28%	N/A
					0.62%	N/A

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