

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

None

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

Reporter's Name, Street, and Mailing Address

WSR Financial Ltd.

Legal Title of Holding Company

P.O. Box 379

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

Williamsville IL 62693

City State Zip Code

512 West Main Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Catherine J. Gonzalez Director & President

Name Title

217-698-9728

Area Code / Phone Number / Extension

217-787-5150

Area Code / FAX Number

bank@wsbt.net

E-mail Address

None

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

I, Catherine J. Gonzalez

Name of the Holding Company Director and Official

Director & 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.

Catherine J. Gonzalez  
Signature of Holding Company Director and Official

3/28/16  
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.

1248872

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.

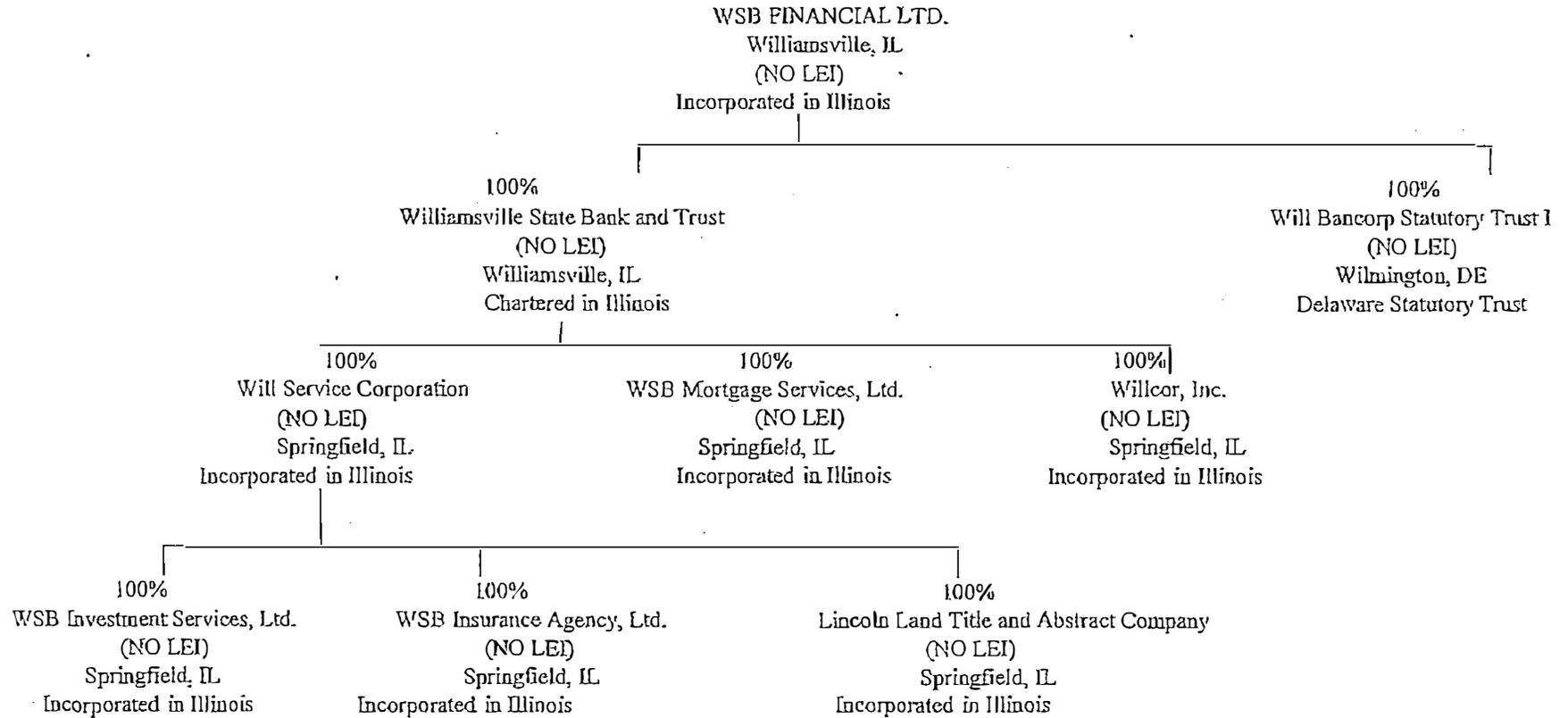
The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

REVISED  
FORM FR Y-6

WSB FINANCIAL LTD.  
12/31/2015

REPORT ITEM 2a - Organization Chart.



NO LEI for the above entities

FORM FR Y-6  
 WSB FINANCIAL LTD.  
 DECEMBER 31, 2015

Report Item 2b - Domestic Branch Listing

Results: A list of branches for your depository institution: WILLIAMSVILLE STATE BANK AND TRUST (ID\_RSSD: 365848).  
 This depository institution is held by WSB FINANCIAL, LTD. (1248872) of WILLIAMSVILLE, 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>.

\* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	365848	WILLIAMSVILLE STATE BANK AND TRUST	512 WEST MAIN STREET	WILLIAMSVILLE	IL	62693	SANGAMON	UNITED STATES	7878	0	WILLIAMSVILLE STATE BANK AND TRUST	365848	
OK		Full Service	1997639	SHERMANS BRANCH	480 SOUTH CROSSING ROAD	SHERMAN	IL	62684	SANGAMON	UNITED STATES	227037	1	WILLIAMSVILLE STATE BANK AND TRUST	365848	
OK		Full Service	3671616	OLD JACKSONVILLE ROAD BRANCH	3341 OLD JACKSONVILLE ROAD	SPRINGFIELD	IL	62711	SANGAMON	UNITED STATES	457839	3	WILLIAMSVILLE STATE BANK AND TRUST	365848	
OK		Full Service	2570486	SPRINGFIELD BRANCH	1748 WABASH AVENUE	SPRINGFIELD	IL	62704	SANGAMON	UNITED STATES	227038	2	WILLIAMSVILLE STATE BANK AND TRUST	365848	

1248872

FORM FR Y-6

WSB FINANCIAL LTD.

December 31, 2015

REPORT ITEM 3 - SECURITIES HOLDERS

SUBPART (1):

<u>NAME/ADDRESS</u>	<u>CITIZENSHIP</u>	<u>NO. OF COMMON SHARES</u>	<u>PERCENTAGE</u>
Paul Presney, Sr. Springfield, IL	USA	1,556	5.58%
J. Frank Wilhite Lincoln, IL	USA	3,236	11.60%
Catherine J. Gonzalez Springfield, IL	USA	9,894	35.48%
Paul Presney, Jr. Rochester, IL	USA	8,869	31.80%

SUBPART (2):

None

REVISED

FORM FR Y-6  
WSB FINANCIAL LTD  
December 31, 2015

Report Item 4: Insiders

(1) Name and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Co.	(3)(b) Title and 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 in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnership) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Rodney L. Dowell Girard, IL USA	Agriculture-Farmer	Director	Administrator - Will Bancorp Stat. Trust Director - Bank, WSB Investment	Gen. Ptnr. - R&S Dowell Partnership Chairman of Board - Pleasant Hill Village Nursing Home	0.85%	None	R&S Dowell Ptnrshp. - 50%
Catherine J. Gonzalez Springfield, IL USA	Attorney at Law	Director/ President	CEO, President, CFO, Trust Officer - Bank Director - Bank, Will Service, WSB Insurance, Lincoln Land Title & Abstract Administrator - Will Bancorp Stat. Trust Director/President - WSB Investments Director/President - Willcor	Partner - Presney & Gonzalez Law Firm Sec.-Lincoln Land, Inc. Ltd. Ptnr. - JP Family LTD Partnership Director/Treasurer-Mental Health Centers of Central Illinois Director, Closing Services, Unifit Trustee-Hoogland Center for the Arts	35.48%	None	Lincoln Land Co., Inc. - 49% JP Family LTD Partnership - 50%
Paul E. Presney, Sr. Springfield, IL USA	Attorney at Law	Principal Shareholder	N/A	Of Counsel - Presney & Gonzalez Law Firm Ptnr - Lincoln Place Venture	5.58%	None	Lincoln Place Venture - 74%
J. Frank Wilhite Lincoln, IL USA	Owner-Manager Agricultural/Chem. Fertilizer Bus.	Director/ Chairman of the Board	Chairman of the Board - Bank Director - Bank, Will Service	Sec./Dir. - Lincoln Ag Center Pres.-Broadwell Farm Center, Inc.	11.60%	None	Broadwell Farm Center 100%
James O. Williamson Sherman, IL USA	Health Care Administrator	Director/ Vice President	Director - Bank	CEO & Pres.-Villa Retirement, Inc.; CEO & Pres.-Villa Vianney, Inc.; CEO & Pres.- Villa Health Care, Inc.; VP- God's Outreach of Sherman, Inc.; CEO & Pres.-Caritas Hall Assoc.; Gen.Ptnr.-J&J Properties	0.57%	None	J & J Properties - 50%
Kirk Brown Sherman, IL USA	Civil Engineer	Director	Director - Bank	Sr. Policy Advisor-Hanson Prof. Svs. Director - HGI, Inc.	0.25%	None	N/A

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08/19/2016

(1) Name and Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Co.	(3)(b) Title and Position with Subsidiaries (Include names of other businesses)	(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 in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnership) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Kenneth L. Walker Sherman, IL USA	Veterinarian	Director	Director - Bank	Pres.-Walker Standardbreds VP-Fox Valley Standard- breds Dir.-US Trotting Assoc.	0.26%	None	Walker Standardbreds - 50% Fox Valley Standardbreds - 50%
Paul E. Presney, Jr. Rochester, IL USA	Attorney at Law	Principal Shareholder	Counsel, Exec. Vice Pres., Trust Officer - Bank; Director- WSB Insurance Agency; WSB Mortgage Director/President-Lincoln Land Title & Abstract Director/President-Will Service	Ptnr.-Presney & Gonzalez Law Firm Pres.-Lincoln Land, Inc. Ltd. Ptnr. - JP Family LTD Partnership Past Pres. & Legislative Co- Chair-Illinois Land Title Assoc. President & Director-Closing Services Unfd., Inc. Director/Vice Pres.-Over The Moon Productions, Inc.	31.80%	None	Lincoln Land Co., Inc. - 49% JP Family LTD Partnership - 48%
Joyce Barregaye Williamsville, IL USA	Retired	Director/ Vice President	Director - Bank	N/A	0.05%	None	N/A
Dennis Shackelford Rochester, IL USA	Banker	Director	Director - Bank, WSB Investments Business Development Officer- Bank	Lincoln Land Community College Board of Trustees Rochester Township-Board of Trustees	0.00%	None	N/A
Richard S. Edwards Sherman, IL USA	Banker	Treasurer	Bank-Exec. Vice Pres. & Cashier, BSA Officer, Network Administrator & Information Security Officer; Director/Treas.- Will Service, Willbor; Director/Pres./Treas.-WSB Insurance Agency; Treas.-WSB Mortgage Services; Administrator-Will Bancorp Statutory Trust	Director-Villa Healthcare, Inc.	0.00%	None	N/A
Joseph Londrigan Chatham, IL USA	Banker	Director	Bank-Exec. Vice President, Loans; Director-Bank; Director/Pres.-WSB Mortgage Services	Sole Proprietor-Joe Londrigan Sailing	0.00%	None	Stargear.net-33%