

COPY

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, D. SHANNON BLAKLEY

Name of the Holding Company Director and Official

VICE PRESIDENT AND 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

01/25/2016

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 1207691
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

BANNER BANCORP, LTD.

Legal Title of Holding Company

416 MAIN STREET, PO BOX 1

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

<u>BIRNAMWOOD</u>	<u>WI</u>	<u>54414</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

D. SHANNON BLAKLEY VICE PRESIDENT

Name Title

715-449-2556

Area Code / Phone Number / Extension

715-449-2597

Area Code / FAX Number

SBLAKLEY@BANNERBANKS.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

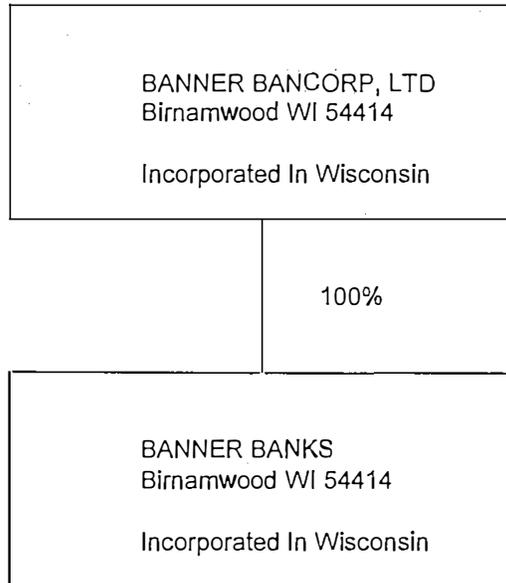
FORM FRY-6

BANNER BANCORP, LTD
PO BOX I
BIRNAMWOOD WI 54414

Fiscal Year Ending December 31, 2015

Report Item 2a - Organizational Chart

(All Entities Do Not Have An LEI)



Results: A list of branches for your depository institution: **BANNER BANKS (ID_RSSD: 453147)**.
 This depository institution is held by **BANNER BANCORP, LTD. (1207691)** of **BIRNAMWOOD, WI**.
 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)	453147	BANNER BANKS	416 MAIN STREET	BIRNAMWOOD	WI	54414	SHAWANO	UNITED STATES	6646	0	BANNER BANKS	453147	
OK		Full Service	2105758	ANTIGO BRANCH	100 SOUTH SUPERIOR STREET	ANTIGO	WI	54409	LANGLADE	UNITED STATES	222349	2	BANNER BANKS	453147	
OK		Full Service	2107882	HATLEY BRANCH	225 CLARK STREET	HATLEY	WI	54440	MARATHON	UNITED STATES	222348	1	BANNER BANKS	453147	
OK		Full Service	3507014	WITTENBERG BRANCH	201 EAST WESTGOR AVENUE	WITTENBERG	WI	54499	SHAWANO	UNITED STATES	439655	4	BANNER BANKS	453147	

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BANNER BANCORP, LTD
PO BOX I
BIRNAMWOOD WI 54414

Fiscal Year Ending December 31, 2015

Report Item 3 - Securities Holders

(1)(a) Name <u>City, State, Country</u>	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & Percentage Of Each Class of <u>Voting Securities</u>
D.L. Blakley Eland, Wisconsin, USA	USA	1,830 - 100% Common Stock

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BANNER BANCORP, LTD
PO BOX 1
BIRNAMWOOD WI 54414

Fiscal Year Ending December 31, 2015

Report Item 4 - Insiders

(1) Name City, State, Country	(2) Principal Occupation if Other Than With Bank Holding Company	(3)(a) Title & Position With Bank Holding Company	(3)(b) Title & Position Subsidiaries (Include names of Subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of Other Businesses)	(4)(a) Percentage of Voting Securities in Bank Holding Company	(4)(b) Percentage of Voting Securities in Subsidiaries (Include Name 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 of percentage of voting securities held)
Dennis L. Blakley Eland, Wisconsin, USA	Banker	Director & President	Director & Chairman (Banner Banks)	Director & President & Treasurer (Agency Services Inc)	100%	None	Agency Services Inc 100%
D. Shannon Blakley Hatley, WI, USA	Banker	Director & Vice President & Treasurer	Director & President (Banner Banks)	Director & Secretary (Agency Services Inc)	None	None	N/A
Ruth A. Blakley Eland, WI. USA	Banker	Director & Secretary	Director & Asst Vice President (Banner Banks)	Director & Asst. Secretary (Agency Services Inc)	None	None	N/A
Clyde S. Patterson Halley, WI, USA	Banker	Director & Asst. Vice President	Director & Vice President (Banner Banks)	Director & Vice President (Agency Services Inc)	None	None	N/A