



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. R A STEEN

Name of the Holding Company Director and Official

Trust Officer

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]
 Signature of Holding Company Director and Official
 Date of Signature 2-12-16

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 1827923
 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

BRIDGE COMMUNITY BANK ESOP

Legal Title of Holding Company

200 S CHERRY ST / PO BOX 129

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

MECHANICSVILLE IA 52306

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

R A STEEN Trust Officer

Name Title

563 432 7291

Area Code / Phone Number / Extension

5634327294

Area Code / FAX Number

bsteen@bridge.bank

E-mail Address

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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

MECHANICSVILLE BANCSHARES, INC

Legal Title of Subsidiary Holding Company

200 S CHERRY ST / PO BOX 129

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

MECHANICSVILLE IA 52306

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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

City State Zip Code

Physical Location (if different from mailing address)

1. The BHC is not registered with the SEC.
Financial Statements for Bridge Community Bank ESOP and second tier Mechanicsville Bancshares, Inc - attached.
- 2a. Organizational Chart - Attachment A
- 2b. Domestic Branch Listing - attached
3. Securities Holders
Bridge Community Bank ESOP – 91.7% owner Mechanicsville Bancshares, Inc. – Attachment B-1

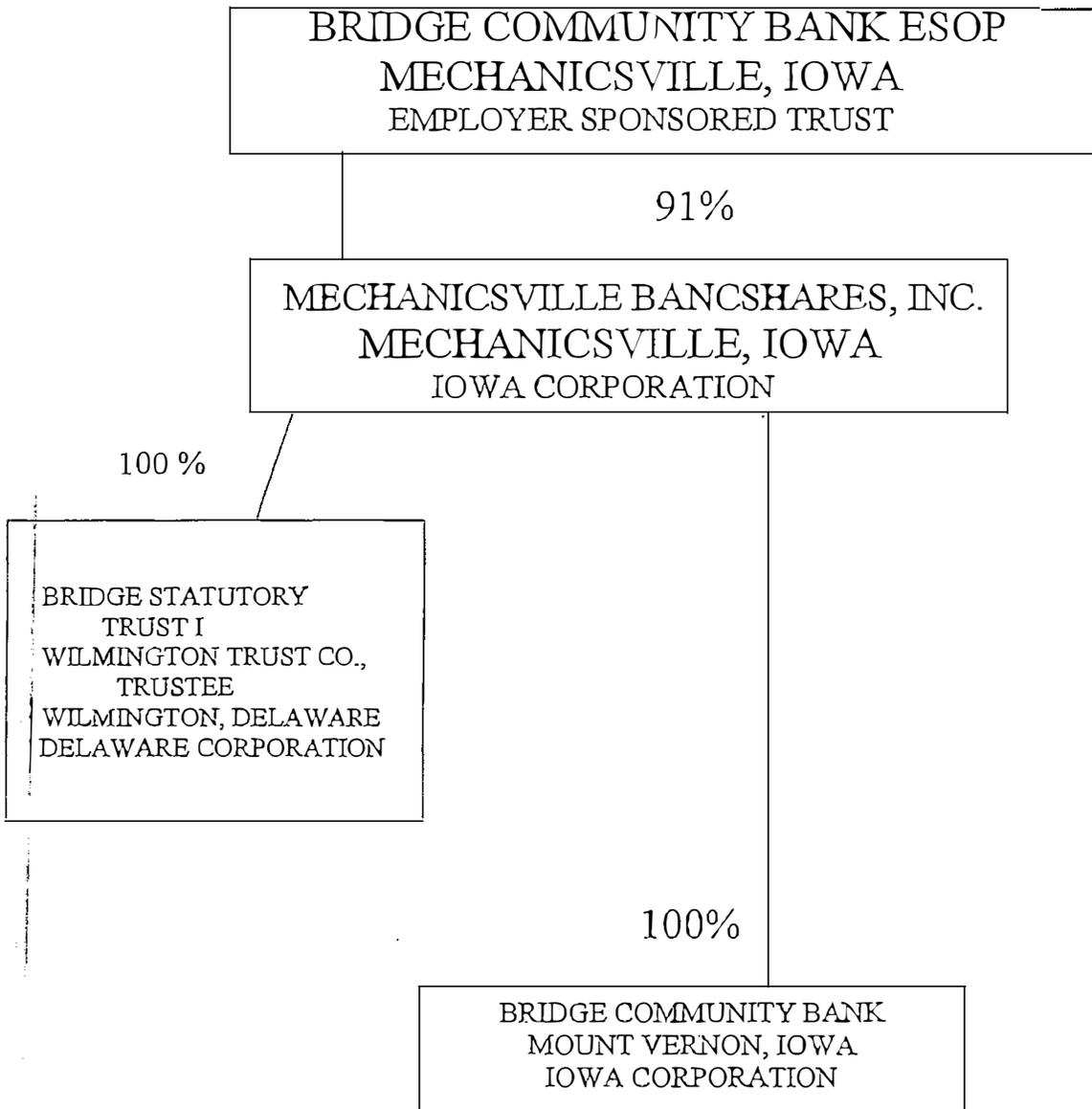
Mechanicsville Bancshares Inc. - Attachment B-2
4. Insiders
Bridge Community Bank ESOP – Attachment C-1
Bridge Community Bank, Trustee - 91.7% owner Mechanicsville Bancshares, Inc.
Employee qualified plan and trust/Employee participants

Mechanicsville Bancshares, Inc. - Attachment C-2

BRIDGE COMMUNITY BANK ESOP
MECHANICSVILLE, IA
FISCAL YEAR ENDING DECEMBER 31, 2015
ENTITIES LISTED BELOW HAVE NOT BEEN ISSUED A LEI

Report Item

2: ORGANIZATIONAL CHART



Results: A list of branches for your depository institution: BRIDGE COMMUNITY BANK (ID_RSSD: 882541).
 This depository institution is held by BRIDGE COMMUNITY BANK ESOP (1827923) of MECHANICSVILLE, IA.
 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 hard copy 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)	882541	BRIDGE COMMUNITY BANK	302 HIGHWAY 1 SOUTH	MOUNT VERNON	IA	52314	LINN	UNITED STATES	8065	0	BRIDGE COMMUNITY BANK	882541	
ok		Full Service	3525326	MECHANICSVILLE BRANCH	200 SOUTH CHERRY STREET	MECHANICSVILLE	IA	52306	CEDAR	UNITED STATES	227813	1	BRIDGE COMMUNITY BANK	882541	
ok		Full Service	4042987	OLON BRANCH	405 EAST 5TH STREET	OLON	IA	52333	JOHNSON	UNITED STATES	493992	2	BRIDGE COMMUNITY BANK	882541	

FORM FR Y-6
DECEMBER 31, 2015
BRIDGE COMMUNITY BANK ESOP

Attachment B-1

Report Item 3: Shareholders

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
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Bridge Community Bank, Trustee	100%		N/A	N/A	N/A
R.A. Steen, Trust Officer Mechanicsville, IA	US				

FORM FR Y-6
 DECEMBER 31, 2015
 MECHANICSVILLE BANCSHARES, INC.

Attachment B-2

Report Item 3: Shareholders

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
R.A. Steen Mechanicsville, IA	US	5,000 common stock- (includes 2,000 shares owned by daughter) 8.3%	None		
Bridge Community Bank ESOP Bridge Community Bank, Trustee R.A. Steen, Trust Officer Mechanicsville, IA 52306	US	55,300 common stock 91.7%			

FORM FRY-6
 DECEMBER 31, 2015
 BRIDGE COMMUNITY BANK ESOP

Attachment C-1

Report Item 4: Insider

(1) Name & Address (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 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 partnerships) If 25% or more of voting securities are held (List names of percentage of voting securities held)
Bridge Community Bank Trustee Mechanicsville, IA US					100%	Bridge Community Bank, ESOP	
R.A. Steen Mechanicsville, IA US	Trust Officer	Trust Officer	Chairman, President, Treasurer Mechanicsville Bancshares, Inc. Chairman, CEO, Trust Officer Bridge Community Bank	N/A	N/A	8.3%	N/A Mechanicsville Bancshares, Inc. (Includes shares owned by daughter)

FORM FRY-6
December 31, 2015
Mechanicsville Bancshares, Inc.

Attachment C-2

Report Item 4: Insider

(1) Name & Address (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 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 partnerships) If 25% or more of voting securities are held (List names of percentage of voting securities held)
Bridge Community Bank ESOP							
Mechanicsville, IA US	N/A	N/A	N/A	N/A	9 1.7%	None	N/A
R.A. Steen Mechanicsville, IA US	N/A	Director, Chairman President, Treasurer	Chairman, CEO Trust Officer, Director Bridge Comm. Bank	N/A	8.3%	None	N/A Bridge Community Bank
Kevin M. Driscoll Mount Vernon, IA US	N/A	Director & Vice President	Director & President Bridge Comm. Bank	N/A	0.0%	None	N/A
David Steen Iowa City, IA US	N/A	Director	Director & Executive Vice President Bridge Comm. Bank	N/A	0.0%	None	N/A
Tina Hanks Mechanicsville, IA US	N/A	Director	Chief Operations Officer/Cashier Bridge Comm. Bank	N/A	0.0%	None	N/A
Cheryl Coppess Stanwood, IA US	N/A	Director Corporate Secretary	Corporate Secretary/Assist. Vice President Bridge Comm. Bank	N/A	0.0%	None	N/A