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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):

12/31/2015

Month / Day / Year

LEI: none

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

1. Richard W. Reichert

Name of the Holding Company Director and Official

President & C.E.O.

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

Community Bancshares of Elmhurst, Inc.

Legal Title of Holding Company

330 West Butterfield Road

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

Elmhurst

Illinois

60126

City

State

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:

Richard W. Reichert

President & C.E.O.

Name

Title

630-782-1234

Area Code / Phone Number / Extension

630-782-1232

Area Code / FAX Number

rwr@communityelmhurst.com

E-mail Address

cbe@communityelmhurst.com

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

Signature of Holding Company Director and Official

3/23/16

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

2066 390

C.I.

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.

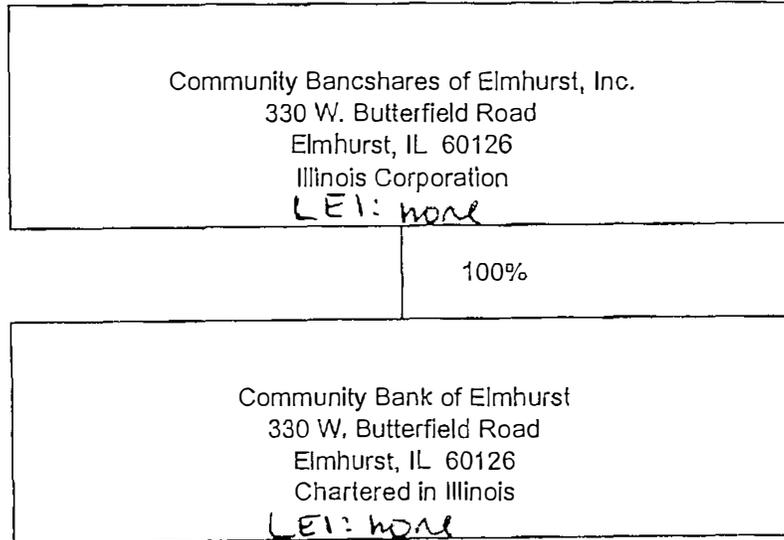
The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
Community Bancshares of Elmhurst, Inc.
Elmhurst, IL 60126

Fiscal Year Ending December 31, 2015

Organizational Chart



Results: A list of branches for your depository institution: **COMMUNITY BANK OF ELMHURST (ID_RSSD: 2044820)**.
 This depository institution is held by **COMMUNITY BANK SHARES OF ELMHURST, INC. (2066390)** of ELMHURST, IL.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/ 016**.

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)	2044820	COMMUNITY BANK OF ELMHURST	330 WEST BUTTERFIELD ROAD	ELMHURST	IL	60126	DUPAGE	UNITED STATES	48088	0	COMMUNITY BANK OF ELMHURST	2044820	
ok		Full Service	2719258	106 SCHILLER STREET OFFICE	106 E SCHILLER STREET	ELMHURST	IL	60126	DUPAGE	UNITED STATES	289895	1	COMMUNITY BANK OF ELMHURST	2044820	
ok		Limited Service	3528970	LEXINGTON SQUARE BRANCH	400 WEST BUTTERFIELD ROAD	ELMHURST	IL	60126	DUPAGE	UNITED STATES	419950	2	COMMUNITY BANK OF ELMHURST	2044820	

Form FRY-6
 Community Bancshares of Elmhurst, Inc.
 Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2015			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holding of 5% or more with power to vote during the fiscal year ending 12/31/2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country	(1)(c) Number & Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country	(2)(c) Number & Percentage of Each Class of Voting Securities
George F. Hammersmith, Jr. Westcliffe, CO	USA	253,936 - 67.33% Common Stock	None		
Robert C. Hammersmith Spring Grove, IL	USA	29,049 - 7.70% Common Stock 1,400 - 00.37% Options on Common Stock			
Martha A. Hammersmith-Delgado Woodstock, IL	USA	29,049 - 7.70% Common Stock 1,400 - 00.37% Options on Common Stock			
Catherine M. Callahan Oregon, IL	USA	29,049 - 7.70% Common Stock			

Form FRY-6
Community Bancshares of Elmhurst, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1) Names & 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 companies and percentage of voting securities are held)
George F. Hammersmith, Jr. Westcliffe, CO	N/A	Director & Vice Chairman	Director & Vice Chairman (Community Bank of Elmhurst)	N/A	67.33%	None	N/A
William C. Gooch, Jr. Elmhurst, IL	N/A	Director & Chairman	Director & Chairman (Community Bank of Elmhurst)	N/A	0.53%	None	N/A
Richard W. Reichart Elmhurst, IL	N/A	Director & President & C.E.O.	Director & President & C.E.O. (Community Bank of Elmhurst)	N/A	0.01%	None	N/A
Robert C. Hammersmith Harvard, IL	Volunteer	Director	Director (Community Bank of Elmhurst)	N/A	7.70%	None	N/A
Martha A. Hammersmith-DeGado Woodstock, IL	Homemaker	Director	Director (Community Bank of Elmhurst)	N/A	7.70%	None	N/A
Leo P Reedy Elmhurst, IL	Realtor	Director	Director (Community Bank of Elmhurst)	Owner L.W. Reedy Realty	0.08%	None	N/A
Darrell L. Whisler Elmhurst, IL	N/A	Director	Director & V.P. (Community Bank of Elmhurst)	N/A	0.11%	None	N/A
Kenneth E. Barfels Elmhurst, IL	N/A	Director & Senior Vice President	Director & V.P. (Community Bank of Elmhurst)	N/A	0.01%	None	N/A
Dr. Lawrence B. Carroll Elmhurst, IL	Director of the Center for Professional Excellence at Elmhurst College	Director	Director (Community Bank of Elmhurst)	N/A	0.00%	None	N/A
Maryann Gorski Elmhurst, IL	Retail	Director	Director (Community Bank of Elmhurst)	Owner K&T Colors	0.00%	None	N/A