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.

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, Karl E. Hill
Name of the Holding Company Director and Official
Chairman of the Board & CEO
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
02/05/2016
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 18930C8
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015

N/A
Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Columbus Bancorp, Inc.
Legal Title of Holding Company
420 Walnut St., P. O. Box 9
(Mailing Address of the Holding Company) Street / P.O. Box
Columbus TX 78934
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Lisa M. McNutt
Name
SVP & Cashier (FSB)
Title
979-732-2332
Area Code / Phone Number / Extension

N/A
Area Code / FAX Number

lmcnutt@fsbolumbus.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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
### 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.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Legal Title of Subsidiary Holding Company</th>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
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<tbody>
<tr>
<td>Columbia Bancorp-Delaware, Inc.</td>
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Physical Location (if different from mailing address)

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Physical Location (if different from mailing address)

12/2012
EXHIBIT "A"

to
Annual Report of Bank Holding Company (FRY-6)
For Year Ended December 31, 2015

ORGANIZATIONAL CHART

FOR

COLUMBUS BANCORP., INC.

COLUMBUS BANCORP, INC.

100% Ownership

COLUMBIA BANCORP-DELAWARE, INC.

100% Ownership

THE FIRST STATE BANK

Supplemental:
(a) List of all companies in which in excess of 5 percent of shares of any class of voting securities are controlled as a result of debts previously contract: None

(b) List of all companies that are held in a fiduciary capacity, directly or indirectly, by the bank holding company when the ownership, control or beneficial interest of such companies exceed 5 percent of the shares of any class of voting securities and the share are held for the benefit of the bank holding company, its shareholders or employees: None

(c) List of all banks or bank holding companies held, directly or indirectly, by a subsidiary bank or other subsidiary company in a fiduciary capacity when ownership or control exceeds 5 percent of the shares of any class of voting securities and the subsidiary bank or other subsidiary company has the sole discretionary power to vote the shares: None

(d) List of bank holding company's investments in shares of any class of non-voting equity which are greater than or equal to 25 percent of the non-voting equity of any bank or bank holding company that is not otherwise controlled: None
**Results:** A list of branches for your holding company: COLUMBIA-BANCORP DELAWARE, N.A. [1269127] of WILMINGTON, DE

The data are as of 07/11/2011. Last offers information that was received and processed through 06/30/2011.

**Reconciliation and Verification Stages**
1. In the Data Action column of each branch row, enter one 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.
- **Delete:** If the branch information is considered incomplete, insert the date and enter "Delete" in the Data Action column and the date when this information first became valid in the Effective Date column.
- **Close:** If a branch is no longer owned by this depository institution, enter "Close" in the Data Action column and the date of closure in the Effective Date column.
- **Add:** If a new branch is being added, insert a new, 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 to fit within landscape orientation, page scaling, and/or legal-sized paper.

**Submission Procedure**
When you are finished, send a signed 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 hardcopy format or via the FR Y-10 Online application: https://y10online.federalreserve.gov

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID (RSSO)</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC/CHARTER*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID (RSSO)*</th>
<th>Comments</th>
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ANNUAL REPORT OF BANK HOLDING COMPANY (FRY-6)
COLUMBUS BANCORP., INC.
For Year Ended December 31, 2015

Report Item 1: Annual Report to Shareholders - N/A

Report Item 2a: Organization Chart
Columbus Bancorp, Inc.
Located in: Columbus, TX
Incorporated in: Texas

Columbia Bancorp-Delaware, Inc.
Located in: Wilmington, DE
Incorporated in: Delaware

The First State Bank
Located in: Columbus, TX
Incorporated in: Texas

No Entity has a LEI.

Report Item 2b: Branch Verification

See Exhibit "B"

Report Item 3: Shareholders

(1) Hill S-Corp Family Trust, Columbus, Texas
US Corporation
Owns 1,614 Shares (36.035%) of Columbus Bancorp, Inc. common stock o/s
Voted by Karl E. Hill
Mark A. Hill, Columbus, Texas
US Citizen
Owns 881 Shares (19.670%)
Karl E. Hill, Columbus, Texas
US Citizen
Owns 1,101 Shares (24.581%)
Stuart E. Hill, Columbus, Texas
US Citizen
Owns 479 Shares (10.694%)
Stuart E. Hill S-Corp Trust, Columbus, Texas
US Citizen
Owns 402 Shares (8.975%)
Voted by Karl E. Hill
Patti S. Hill, Columbus, Texas
US Citizen
Owns 2 Shares (0.045%)

See Exhibit "C"

(2) None
Report Item 4: Insiders: Directors and Officers

**Hill S-Corp Family Trust,** Columbus, Texas
  Principal Occupation: N/A
  Columbus Bancorp, Inc.
  Stock Owned: (36.035%) of Columbus Bancorp, Inc. common stock
  Voted by Karl E. Hill, Chairman of the Board & CEO, Director
  Columbia Bancorp-Delaware, Inc. – N/A
  Stock owned: None
  The First State Bank – N/A
  Stock owned: None
  Title or Position in Other Business & % of Stock Owned:
  None

**Karl E. Hill,** Columbus, Texas
  Principal Occupation: Banker
  Columbus Bancorp, Inc.
  Chairman of the Board & CEO, Director
  Stock Owned: (24.581%) of Columbus Bancorp, Inc. common stock
  Columbia Bancorp-Delaware, Inc.
  Chairman of the Board & CEO, Director
  Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-
  Delaware, Inc. in The First State Bank by proxy
  The First State Bank
  Chairman of the Board & CEO, Executive Committee, Director
  Stock Owned: None, but votes (100%) of the stock owned by Columbia Bancorp-
  Delaware, Inc. in The First State Bank by proxy
  Title Or Position in Other Businesses & % of Stock Owned:
  None

**Mark A. Hill,** Columbus, Texas
  Principal Occupation: Rancher
  Columbus Bancorp, Inc.
  Director
  Stock Owned: (19.670%) of Columbus Bancorp, Inc. common stock
  Columbia Bancorp-Delaware, Inc. – N/A
  Stock owned: None
  The First State Bank
  Director
  Stock Owned: None
  Title Or Position in Other Businesses & % of Stock Owned:
  None
Patrick C. Moeller, Columbus, Texas
Principal Occupation: Banker
Columbus Bancorp, Inc.
President & Secretary/Treasurer, Director
Stock Owned: None
Columbia Bancorp-Delaware, Inc.
Executive Vice President
Stock Owned: None
The First State Bank
President & CFO, Executive Committee, Director
Shares Owned: None
Title Or Position in Other Businesses & % of Stock Owned:
None

Stuart E. Hill, Columbus, Texas
Principal Occupation: Convalescent home Alzheimer unit Activity Director
Columbus Bancorp, Inc.
Stock Owned: (10.694%); and (8.975%) – Stuart E. Hill S-Corp Trust
Voted by Karl E. Hill
Columbia Bancorp-Delaware, Inc. – N/A
Stock owned - None
The First State Bank – N/A
Stock owned - None
Title Or Position in Other Businesses & % of Stock Owned:
None

Confirmation:

Karl E. Hill
Chairman of the Board & CEO
Report Item 3: Shareholders

Columbus Bancorp, Inc.
Columbus, TX
US Corporation

Stock Owned: 100% (1000 shares of stock owned),

Shareholders not listed in 3(1) that had ownership or control of 5% or more during the fiscal year ending 12/31/15: NONE

Report item 4: Insiders: Directors & Officers:

Karl E. Hill, Columbus, TX 78934
US Citizen
Principal Occupation: Banker

Columbia Bancorp-Delaware, Inc.
Chairman of the Board & CEO, Director
Stock Owned: None, but votes (100%) of the stock owned by
Columbia Bancorp-Delaware, Inc. in The First State Bank
by proxy
The First State Bank
Chairman of the Board & CEO, Executive Committee, Director
Stock Owned: None, but votes (100%) of the stock owned by
Columbia Bancorp-Delaware, Inc. in The First State Bank
by proxy
Title Or Position in Other Businesses & % of Stock Owned:
None
Jane M. Hill, Columbus, TX 78934
US Citizen
Principal Occupation: Home-maker
Columbia Bancorp-Delaware, Inc.
Secretary, Treasurer, Director
Stock Owned: None
The First State Bank
Director
Stock Owned: None
Title Or Position in Other Businesses & % of Stock Owned:
None

Patrick C. Moeller, Columbus, TX 78934
US Citizen
Principal Occupation: Banker
Columbia Bancorp-Delaware, Inc.
Executive Vice President
Stock Owned: None
The First State Bank
President & CFO, Executive Committee, Director
Shares Owned: None
Title Or Position in Other Businesses & % of Stock Owned:
None