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.

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, William Dean Feathers
Name of the Holding Company Director and Official
President & CEO
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 individuals consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

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
  X is not prepared

For Federal Reserve Bank Use Only

RISD ID 3647572

Date: March 30, 2016

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

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address
CSB Financial Corporation, Inc.

Legal Title of Holding Company
PO Box 305

Mailing Address of the Holding Company) Street / P.O. Box
Miles TX 76861

City State Zip Code

111 South Robinson, Miles, TX 76861

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robert, L. Hamby CPA

Name Title

325-949-2567

Area Code / Phone Number / Extension
325-949-2567

Area Code / FAX Number
robert.hamby@olivergarrison.com

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

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
Report Item

1 a The BHC is not required to submit Form 10K with the SEC.
1 b The BHC does not prepare an annual report for its shareholders.
2 Organizational Chart:

CSB Financial Corporation, Inc.
Miles, Texas
Incorporated in Texas

Citizens State Bank
Miles, Texas
Incorporated in Texas
Ownership: 5,000 shares (100%) of the outstanding common stock

No entity has a LEI number.

2 b
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 date, 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_RTSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch_ID_RTSSD*</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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RTSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>290755</td>
<td>CITIZENS STATE BANK</td>
<td>111 SOUTH ROBINSON STREET</td>
<td>MILES</td>
<td>TX</td>
<td>76861</td>
<td>RUNNELS</td>
<td>UNITED STATES</td>
<td>9817</td>
<td>0</td>
<td>CITIZENS STATE BANK</td>
<td>296755</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>36364137</td>
<td>SAN ANGELO BRANCH</td>
<td>320 WEST HARRIS AVENUE</td>
<td>SAN ANGELO</td>
<td>TX</td>
<td>76903</td>
<td>TOM GREEN</td>
<td>UNITED STATES</td>
<td>340833</td>
<td>1</td>
<td>CITIZENS STATE BANK</td>
<td>296755</td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6
CSB FINANCIAL CORPORATION, INC.
Miles, Texas
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address</th>
<th>(1)(b) Country of Citizenship</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles Ehrg</td>
<td>USA</td>
<td>260 shares−5.20% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Miles, TX 76861</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eugene A. Kasberg, Jr.</td>
<td>USA</td>
<td>355 shares−7.10% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Miles, TX 76861</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billie Smithwick</td>
<td>USA</td>
<td>626 shares−12.52% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>San Angelo, TX 76904</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lori Smithwick 2013 Trust Billie Smithwick, Trustee</td>
<td>USA</td>
<td>431 shares−8.60% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>San Angelo, TX 76904</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kyle Smithwick</td>
<td>USA</td>
<td>760 shares−15.20% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Miles, TX 76861</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gary Stokes</td>
<td>USA</td>
<td>924 shares−16.48% Common Stock</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>San Angelo, TX 76904</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation</th>
<th>(3)(a) Title &amp; Position with BHC</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Securities in BHC</th>
<th>(4)(b) Percentage of Voting Securities in Subsidiaries</th>
<th>(4)(c) Names of other companies 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Dean Feathers</td>
<td>Banker</td>
<td>Director</td>
<td>Director President &amp; CEO Citizens State Bank</td>
<td>N/A</td>
<td>4.08%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>San Angelo, Texas 76901</td>
<td></td>
<td>Treasurer/Secretary</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kendall Granzin</td>
<td>Business Owner</td>
<td>Director</td>
<td>Director Citizens State Bank</td>
<td>N/A</td>
<td>0.60%</td>
<td>None</td>
<td>100% Owner, Ideal Food Store</td>
</tr>
<tr>
<td>Miles, Texas 76661</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kyle Smithwick</td>
<td>Farmer/Rancher</td>
<td>Director</td>
<td>Director Citizens State Bank</td>
<td>N/A</td>
<td>15.20%</td>
<td>None</td>
<td>50% Owner, Smithwick Farms 50% Owner Schneider District</td>
</tr>
<tr>
<td>Miles, Texas 76861</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billie Smithwick</td>
<td>Business Owner</td>
<td>Director</td>
<td>Director Citizens State Bank</td>
<td>N/A</td>
<td>12.52%</td>
<td>None</td>
<td>50% Owner, Smithwick Farms 50% Owner Schneider District</td>
</tr>
<tr>
<td>Miles, Texas 76861</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wrey Montgomery</td>
<td>Banker</td>
<td>Director</td>
<td>Senior Vice President Citizens Stat Bank</td>
<td>N/A</td>
<td>2.88%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>San Angelo, Texas 76904</td>
<td></td>
<td>Vice Chairman</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William J. Schwertner</td>
<td>Farmer</td>
<td>Director</td>
<td>Director Citizens State Bank</td>
<td>N/A</td>
<td>2.60%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Miles, Texas 76861</td>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Gary Stokes</td>
<td>Businessman</td>
<td>Director</td>
<td>Director Citizens State Bank</td>
<td>N/A</td>
<td>18.48%</td>
<td>None</td>
<td>100% Owner, PAK Quality Foods</td>
</tr>
<tr>
<td>San Angelo, Texas 76904</td>
<td></td>
<td>Vice Chairman</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>