

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, Allen J. Brewer
Name of the Holding Company Director and Official
President 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.

Allen J. Brewer
Signature of Holding Company Director and Official
3/25/16
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 3438800
C.I. _____

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

12/31/15
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
Gateway Banc Corp
Legal Title of Holding Company

5390 Williams Dr
(Mailing Address of the Holding Company) Street / P.O. Box
Roscoe IL 61073
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jerry A Lecklider Treasurer
Name Title

815-623-5243
Area Code / Phone Number / Extension

815-623-5285
Area Code / FAX Number

jlecklider@gatewaycb.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."

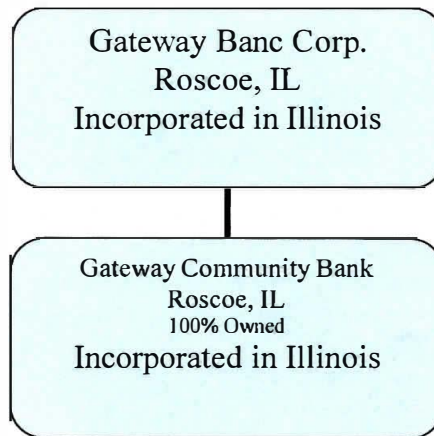
No

Form FR Y-6

**Gateway Banc Corp.
Roscoe, Illinois
Fiscal Year Ending December 31, 2015**

Report Item

1. The bank holding company prepares an annual report for its shareholders.
Two copies are enclosed.
2. Organizational Chart(all entities do not have LEI)



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
		Full Service (Head Office)	3145162	GATEWAY COMMUNITY BANK	5390 WILLIAMS DRIVE	ROSCOE	IL	61073	WINNEBAGO	UNITED STATES	360578	0	GATEWAY COMMUNITY BANK	3145162	
		Full Service	4034432	BELOIT BRANCH	2215 CRANSTON ROAD	BELOIT	WI	53511	ROCK	UNITED STATES	487507	2	GATEWAY COMMUNITY BANK	3145162	

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Gateway Banc Corp
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

(1) (a) (b) (c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 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 12/31/14		
(1) (a) Name & Address (City, State, Country)	(1) (b) Country of Citizenship or Incorporation	(1) (c) Number and Percentage of of Each Class of Voting Securities	(2) (a) Name & Address (City, State, Country)	(2) (b) Country of Citizenship or Incorporation	(2) (c) Number and Percentag of Each Class of Voting Securities
Daniel & Pamela Haynes Roscoe, IL	USA	47,159 - 12.92% - Common Stk	NONE	None	None
Harvey & Sharon Kopp Beloit, WI	USA	33,774 9.25% 1,789 - .49% - Options on Common Stk			

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Report Item 4: Insiders

(1), (2), (3) (a) (b) (c)

(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	(3) (c) Title & Position with Other Businesses	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries	(4) (c) List names of other companies if 25% or more of voting securities are held
Allen Brewer Rockton, IL	Banking	Director, President & CEO	Director, President & CEO Gateway Community Bank	N/A	0.23%	None	N/A
Jesse Calkins Beloit, WI	Banking	Director, & Senior Vice President	Director, Senior Vice President Gateway Community Bank	N/A	2.42%	None	N/A
Vicenzo Cimino Roscoe, IL	Investments	Director	Director Gateway Community Bank	President Cimino & Associates Clinton, WI	2.51%	None	N/A
Daniel and Pamela Haynes Roscoe, IL	Construction Services	Director	Director Gateway Community Bank	President Midwest Construction Services, Inc & Midwest Packaging & Container, Inc	12.92%	None	N/A
Greg Batty	Insurance	Director	Director Gateway Community Bank	Agent Mchrean Insurance	0.18%		
Joe Severson	Veterinarian	Director	Director Gateway Community Bank	Partner Stateline Veterinary Hospital YBADD	0.09% (individually) 0.36 0.95		
James Dohm	Retired	Director	Director Gateway Community Bank	N/A			
Robert Prosser Roscoe, IL	Food Service	Director	Chairman & Director Gateway Community Bank	President Prosser Management Inc	0.81%	None	N/A
Sharon Lange Beloit, WI	Retired	Director	Director Gateway Community Bank	N/A	0.73%	None	N/A
Martin Howe	Retired	Director	Director Gateway Community Bank	N/A			

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Report Item 4: Insiders
(1), (2), (3) (a) (b) (c)

Rick Nelson Beloit, WI	Banking	None	Executive Vice President & CCO Gateway Community Bank	N/A	0.04%	None	N/A
Jerry Lecklider Roscoe, IL	Banking	Treasurer	Executive Vice President, COO & CFO Gateway Community Bank	N/A	0.05%	None	N/A

*held in spouse's name