

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, John M. Kennedy

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.

[Signature]
Signature of Holding Company Director and Official

03/11/2016
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

C.I.

1205996

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

Greenfield Bancshares, Inc.

Legal Title of Holding Company

1920 N. State Street

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

Greenfield

IN

46140

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jill A. Martin

AVP & Controller

Name

Title

317-467-7037 5328

Area Code / Phone Number / Extension

317-467-7054

Area Code / FAX Number

jmartin@gcbcbank.com

E-mail Address

None

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

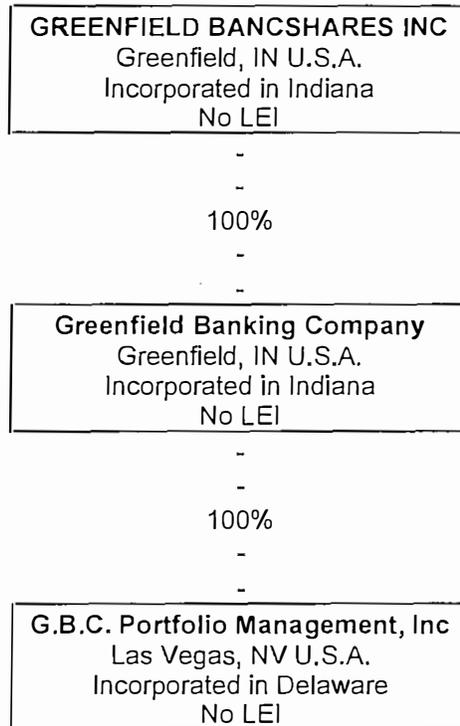
FORM FR Y-6

Greenfield Bancshares, Inc.
1920 N. State Street
Greenfield, IN 46140
Fiscal Year Ending December 31, 2015

REPORT ITEM

1. The bank holding company prepares an annual report for its shareholders and is not registered with the SEC. As specified by the Federal Reserve Bank of Chicago, three copies are enclosed.

2a. Organizational Chart



2b. Report Item 2b, Branch Verification

Report submitted via e-mail on March 11, 2016

3. Report Item 3, Securities Holders - attached

4. Report Item 4, Insiders - attached

Results: A list of branches for your depository institution: GREENFIELD BANKING COMPANY (ID_RSSD: 592644). This depository institution is held by GREENFIELD BANCSHARES, INC. (1205996) of GREENFIELD, IN. The data is 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 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)	592644	GREENFIELD BANKING COMPANY	1920 NORTH STATE STREET	GREENFIELD	IN	46140	HANCOCK	UNITED STATES	234695	6	GREENFIELD BANKING COMPANY	592644	
OK		Full Service	2120425	CUMBERLAND BRANCH	12140 EAST WASHINGTON	CUMBERLAND	IN	46229	HANCOCK	UNITED STATES	234692	3	GREENFIELD BANKING COMPANY	592644	
OK		Full Service	2084871	FORTVILLE BRANCH	111 WEST BROADWAY	FORTVILLE	IN	46040	HANCOCK	UNITED STATES	234690	1	GREENFIELD BANKING COMPANY	592644	
OK		Full Service	3717073	DOWNTOWN BRANCH	10 EAST MAIN STREET	GREENFIELD	IN	46140	HANCOCK	UNITED STATES	9911	0	GREENFIELD BANKING COMPANY	592644	
OK		Full Service	2087836	MERIDIAN ROAD BRANCH	51 NORTH MERIDIAN ROAD	GREENFIELD	IN	46140	HANCOCK	UNITED STATES	234693	4	GREENFIELD BANKING COMPANY	592644	
OK		Full Service	3772821	MCCORDSVILLE BRANCH	7363 NORTH 600 WEST	MCCORDSVILLE	IN	46055	HANCOCK	UNITED STATES	481001	8	GREENFIELD BANKING COMPANY	592644	
OK		Full Service	3967056	NEW PALESTINE BRANCH	5783 WEST US 52	NEW PALESTINE	IN	46163	HANCOCK	UNITED STATES	478465	7	GREENFIELD BANKING COMPANY	592644	

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Greenfield Bancshares, Inc.
 Greenfield, IN
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as-of</u> fiscal year end.			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Stuart C. Barr Greenfield, IN (USA)	USA	9,666 = 7.54%	N/A	N/A	N/A

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Greenfield Bancshares, Inc.
Greenfield, IN
Fiscal Year Ending December 31, 2015

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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 held)
Stuart C. Barr Greenfield, IN (USA)	N/A	Director	N/A	N/A	7.54%	None	None
C. Thomas Cone Greenfield, IN (USA)	Attorney	Director	N/A	Partner Williams Cone & Billings Attorneys at Law	1.18%	None	50% Ins-Law Corp
Dennis G. Fisk Sr. Greenfield, IN (USA)	President Fisk Excavating Plumbing & Septic Services	Director	N/A	President Fisk Excavating Plumbing & Septic Services	0.17%	None	None
Pearlann P. Haines Greenfield, IN (USA)	N/A	Director	N/A	N/A	0.07%	None	None

John M. Kennedy Greenfield, IN (USA)	N/A	President	President Greenfield Banking Company Director GBC Portfolio Management, Inc.	N/A	0.03%	None	None
James W. Miller Greenfield, IN (USA)	N/A	Chairman	Director Greenfield Banking Company Director GBC Portfolio Management, Inc.	N/A	1.51%	None	None
David C. Pasco Greenfield, IN (USA)	N/A	Director	N/A	N/A	0.62%	None	None
Steven A. Smith Greenfield, IN (USA)	Insurance Agent	Director	N/A	Owner Steven A. Smith Agency, Inc.	0.02%	None	50% Steven A. Smith Agency, Inc.
Vickie M. Mattox Greenfield, IN (USA)	Banking	Secretary & Asst. Treasurer	Vice President Cashier Greenfield Banking Company	N/A	0.003%	None	None'