

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, Alan D. Martin

Name of the Holding Company Director and Official

President, CEO, and Director

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.

Alan D. Martin

Signature of Holding Company Director and Official

09/23/2015

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.

4299316

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

June 30, 2015

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

IF BANCORP, INC.

Legal Title of Holding Company

201 E CHERRY STREET, P.O. BOX 190

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

WATSEKA

IL

60970

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Pamela J. Verkler

SEVP & CFO

Name

Title

815-432-2476 1122

Area Code / Phone Number / Extension

815-432-0898

Area Code / FAX Number

pverkler@iroquoisfed.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."

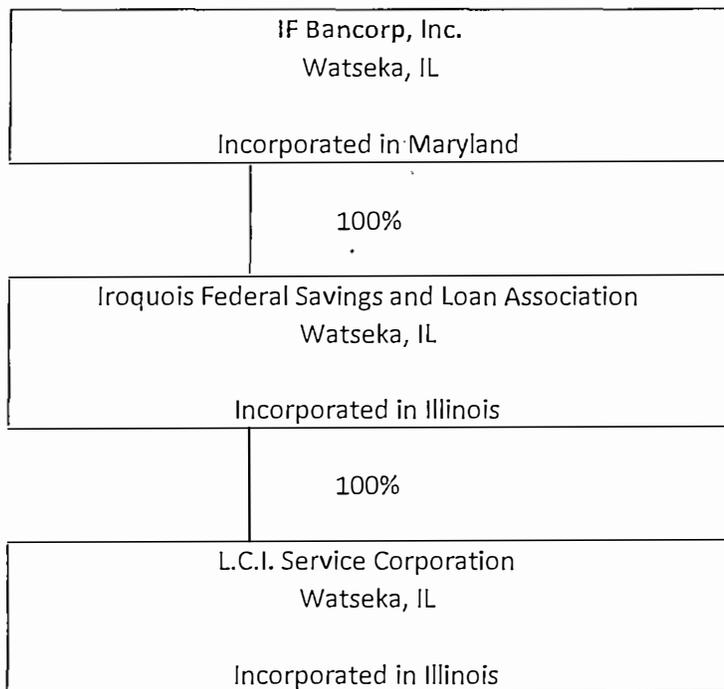
No

Form FR Y-6
IF Bancorp, Inc.
Watseka, Illinois
Fiscal Year Ending June 30, 2015

Report Item

1: The savings and loan holding company is registered with the SEC and prepares a Form 10-K annually which is sent to shareholders.

2a: Organizational Chart



2b: Domestic branch listing was provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION (ID_RSSD: 403870).
 This depository institution is held by IF BANCORP, INC. (4299316) of WATSEKA, IL.
 The data is as of 06/30/2015. Data reflects information that was received and processed through 07/06/2015.

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, trying 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 UNIFORM, 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 UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	403870	IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	201 EAST CHERRY STREET	WATSEKA	IL	60970	IROQUOIS	UNITED STATES	42509	0	IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	403870	
OK		Full Service	2121561	IROQUOIS FEDERAL-CLIFTON OFFICE	175 EAST 4TH AVENUE	CLIFTON	IL	60927	IROQUOIS	UNITED STATES	276752	100	IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	403870	
OK		Full Service	2121598	IROQUOIS FEDERAL-DANVILLE OFFICE	619 NORTH GILBERT	DANVILLE	IL	61832	VERMILION	UNITED STATES	276751	1	IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	403870	
OK		Full Service	2121600	IROQUOIS FEDERAL-HOOPESTON OFFICE	511 SOUTH CHICAGO ROAD	HOOPESTON	IL	60942	VERMILION	UNITED STATES	276753	101	IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	403870	
OK		Full Service	4704258	IROQUOIS FEDERAL - SAVOY OFFICE	108 ARBOURS DRIVE	SAVOY	IL	61874	CHAMPAIGN	UNITED STATES	Not Required	Not Required	IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	403870	

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IF Bancorp, Inc.
 Watseka, Illinois
 Fiscal Year Ending June 30, 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 ending 06-30-2015			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 ending 06-30-2015		
(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
Stilwell Value Partners II, L.P. Stilwell Value Partners V, L.P. Stilwell Value Partners VII, L.P. Stilwell Activist Fund, L.P. Stilwell Activist Investments, L.P. Stilwell Partners, L.P. Stilwell Value LLC Joseph Stilwell New York, NY	USA	388,611 - 9.06%	NONE		
Maltese Capital Management LLC Maltese Capital Holdings, LLC Terry Maltese	USA	250,900 - 5.85%			

New York, NY

Wellington Management Co. USA
LLP
Boston, MA

248,700 - 5.80%

Iroquois Federal Savings USA
and Loan Association
Employee Stock Ownership
Plan
Watseka, IL

382,936 - 9.39%

Iroquois Federal Foundation USA
Watseka, IL

299,755 - 7.35%

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IF Bancorp, Inc.
 Watseka, Illinois
 Fiscal Year Ending June 30, 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)
Dennis Wittenborn Watsseka, IL	Business Owner	Director, Chairman of Audit Committee	Director, Chairman of Audit Committee for Iroquois Federal	President & Chairman of Pizza Resources Corporation	1.33%	None	
Rodney E. Yergler Crescent City, IL	Dentist	Director	Director for Iroquois Federal	Owner of Dental Practice	0.74%	None	
Gary Martin Watsseka, IL	Retired Retail Business Owner	Chairman of the Board	Chairman of the Board for Iroquois Federal		0.74%	None	

Joseph E. Cowan Bourbonnais, IL	President of Highway Construction Company	Director	Director for Iroquois Federal	President, Iroquois Paving Corporation	0.61%	None
Frank J. Simutis Watseka, IL	Attorney	Director and Board Attorney	Director and Board Attorney for Iroquois Federal	Attorney and Senior Partner at Simutis Law Offices, P.C.	0.61%	None
Wayne A Lehmann Watseka, IL	President of Iroquois Title Company	Director	Director for Iroquois Federal	President, Iroquois Title Company	0.22%	None
Alan D. Martin Watseka, IL	N/A	President, CEO and Director	President, CEO and Director for Iroquois Federal	N/A	0.97%	None
Pamela J. Verkler Watseka, IL	N/A	Senior Executive Vice President, Chief Financial Officer and Treasurer	Senior Executive Vice President, Chief Financial Officer and Treasurer of Iroquois Federal	N/A	0.58%	None

Walter H. Hasselbring, III Watseka, IL	N/A	Senior Executive Vice President, Chief Operating Officer	Senior Executive President, Chief Operating Officer of Iroquois Federal	N/A	1.00%	None
Thomas J. Chamberlain Danville, IL	N/A	Executive Vice President	Executive Vice President, Chief Lending Officer of Iroquois Federal	N/A	0.84%	None
Terry Acree West Lafayette, IN	N/A	Executive Vice President	Executive Vice President of Iroquois Federal	N/A	0.41%	None