



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.

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)

I, **Mel K. Ward**

Name of the Holding Company Director and Official

CEO / President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

KenBancorp

Legal Title of Holding Company

111 N 4th Street

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

<b>Kentland</b>	<b>IN</b>	<b>47951</b>
City	State	Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

**Kirby Drey** Sr. VP / CFO  
 Name Title

219-474-5155

Area Code / Phone Number / Extension

219-474-5067

Area Code / FAX Number

**kirby.drey@kentlandbank.com**

E-mail Address

**www.kentlandbank.com**

Address (URL) for the Holding Company's web page

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
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1206050  
 C.I. \_\_\_\_\_

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."

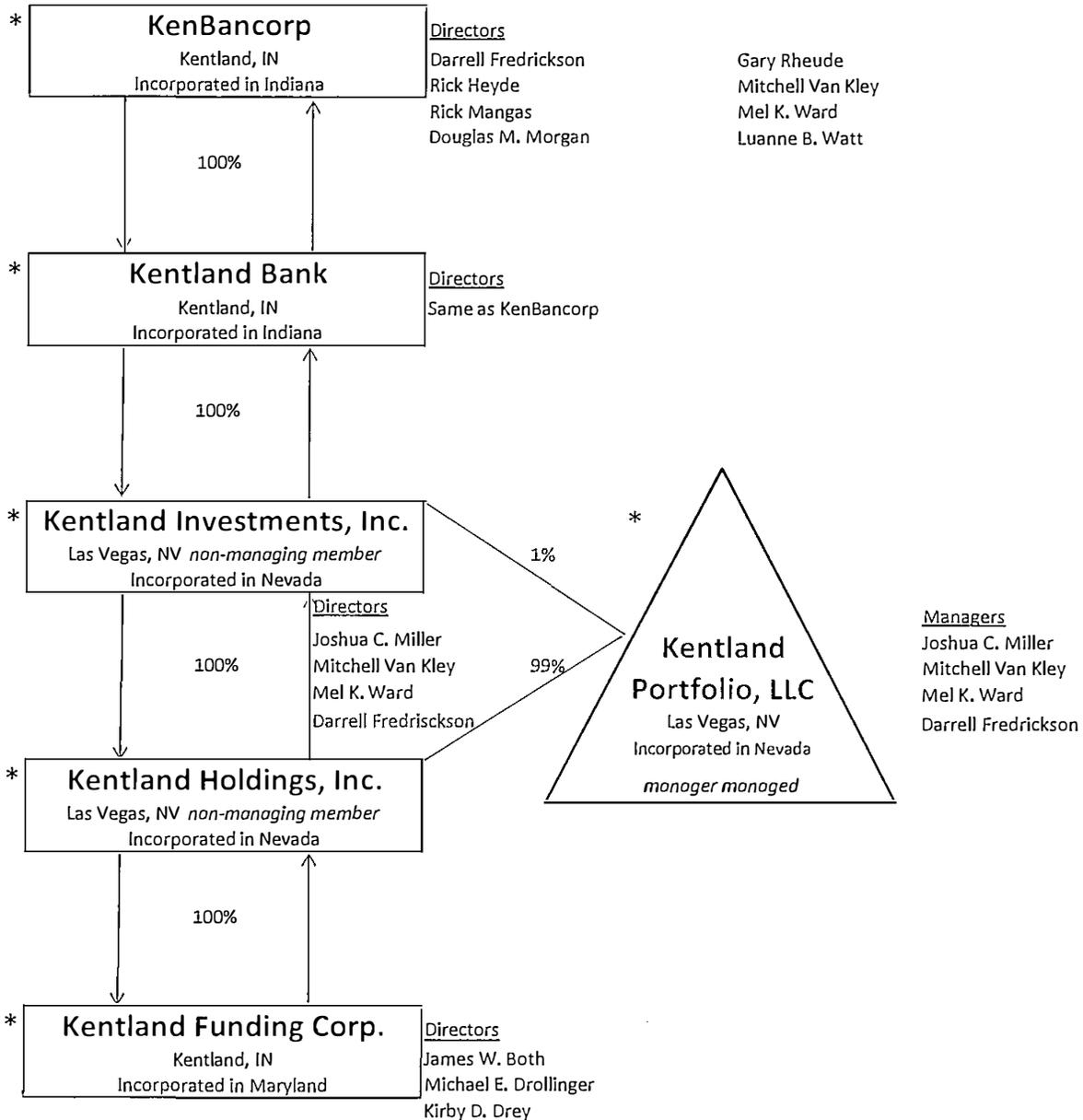
No

Form FR Y-6  
 KenBancorp  
 Kentland, In 47951  
 Fiscal Year Ending December 31, 2015

Report It Report Item

1: The bank holding company prepares an annual report for its securities holders and is not register with the SEC. As specified by the Federal Reserve Bank of Chicago, 1 copy is enclosed.

2a: Organizational Chart



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

\* All entities do not have a LEI.

Results: A list of branches for your depository institution: KENTLAND BANK (ID\_RSSD: 367543).  
 This depository institution is held by KENBANCORP (1206050) of KENTLAND, IN.  
 The data are 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>.

\* FDICUNINUM, 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)	367543	KENTLAND BANK	111 NORTH FOURTH STREET	KENTLAND	IN	47951	NEWTON	UNITED STATES	8654	0	KENTLAND BANK	367543	
Change	2/28/2011	Full Service	3750007	LAFAYETTE BRANCH	5 EXECUTIVE DRIVE	LAFAYETTE	IN	47905	TIPPECANOE	UNITED STATES	457098	5	KENTLAND BANK	367543	
OK		Full Service	2080499	LAKE VILLAGE BRANCH	8721 NORTH 300 WEST	LAKE VILLAGE	IN	46349	NEWTON	UNITED STATES	230326	1	KENTLAND BANK	367543	
OK		Full Service	2143853	RENSELAER BANKING CENTER BRANCH	810 SOUTH COLLEGE AVENUE	RENSELAER	IN	47978	JASPER	UNITED STATES	483221	4	KENTLAND BANK	367543	
OK		Full Service	2082411	ROSELAWN BRANCH	10062 NORTH 600 EAST	ROSELAWN	IN	46372	NEWTON	UNITED STATES	230327	2	KENTLAND BANK	367543	

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KenBancorp  
 Kentland, Indiana  
 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
Anthony Barone Lake Village, IN USA	USA	11.02%	None	None	None
Kentland Bank Employees Savings & Profit Sharing Plan Kentland, IN & USA	USA	7.52%			
Ronald L. Humphrey, Kentland, IN USA	USA	5.76%			

KenBancorp  
Kentland, Indiana  
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)
					2.29%		
Mel K. Ward Kentland, IN USA		Director & President	Kentland Bank Director & President				
Luanne B. Watt Kentland, IN USA	Trucking Watt Trucking Inc.	Director & Secretary	Kentland Bank Director & Secretary	Co-Owner Watt Trucking Co.	0.74%		
Darrell Fredrickson Kentland, IN USA	Grain Elevator Kentland Elevator & Supply, Inc.	Director	Kentland Bank Director	General Manager Kentland Elevator & Supply, Inc.	2.91%		
Rick G. Heyde Kentland, IN USA	Retired	Director	Kentland Bank Director		1.29%		
Rick Mangas Rensselaer, IN USA	Retired	Director	Kentland Bank Director		0.07%		
Douglas M. Morgan Goodland, IN USA	Farmer and Accountant	Director	Kentland Bank Director	Self-Employed	3.97%		
Gary Rheude Goodland, IN USA	Manufacturing Adkev, Inc.	Director	Kentland Bank Director	President, Adkev, Inc.	1.07%		
Mitchell H. Van Kley Wheatfield, IN USA	Construction Hamstra Builders, Inc.	Director & Chairman	Kentland Bank Director	Exec. VP & CFO Hamstra Builders, Inc.	0.69%		
Patrick T. Leahy Rossville, IN USA	N/A	N/A	Kentland Bank Sr. VP - Lending		0.32%		
Anthony Barone Lake Village, IN USA	Owner Phil's Truck Stop	N/A	N/A	President, Phils Truck Stop, Inc.	11.02%		
Kentland Bank Employees Savings & Profit Sharing Plan Kentland, IN USA	N/A	N/A	N/A		7.52%		