



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. ANTHONY L WARD

Name of the Holding Company Director and Official
PRESIDENT

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.

Anthony L Ward

Signature of Holding Company Director and Official

1/26/16

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 1416989
C.I. _____

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

LAWRENCE L OSBORN SCHOLARSHIP TRUST

Legal Title of Holding Company

128 NORTH MAIN STREET/PO BOX 247

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

VEEDERSBURG IN 47987

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

DAWN SONGER VICE PRESIDENT

Name Title

765-294-2228 320

Area Code / Phone Number / Extension

765-294-3008

Area Code / FAX Number

dsonger@centrebk.net

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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

VEEDERSBURG BANK CORPORATION

Legal Title of Subsidiary Holding Company

128 NORTH MAIN STREET

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

VEEDERSBURG IN 47987

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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Physical Location (if different from mailing address)

LAWRENCE L OSBORN SCHOLARSHIP TRUST

FRY-6

December 31, 2015

Report Item 1: Top tier holding company does not prepare Annual Report to Shareholders

Report Item 2: Organizational Chart

Lawrence Osborn Scholarship Trust, Veedersburg, IN, USA (Incorporated in the state of Indiana)
which holds 13.97% of:

Veedersburg Bank Corporation, Veedersburg, IN, USA (Incorporated in the state of Indiana)
which holds 100% of:

CentreBank, Veedersburg, IN, USA USA (Incorporated in the state of Indiana) which is the trustee
of Lawrence L Osborn Scholarship Trust.

*The Lawrence L Osborn Scholarship Trust has no LEI to report.

Report Item 2(b): Branch Listing - see attached

Report Item 3(1): Shareholders

CentreBank is the trustee for the Lawrence L Osborn Scholarship Trust. The Trust has no shareholders; however, it is controlled by the Trust Committee of CentreBank. This committee consists of the following members as of December 31, 2015:

Stephen A Songer
Anthony Ward
Ronald D Manning
David A Songer

Beverly D Songer
Michael L Oles
Richard Rennick
Ronald D Manning II

Shareholders that directly or indirectly owns, controls or hold with power to vote 5% or more of Veedersburg Bank Corporation are as follows:

- 1) Lawrence L Osborn Scholarship Trust, Veedersburg, IN holds 11,080 shares of common stock or 13.97%
- 2) Ronald D Manning, Veedersburg, IN holds or could vote 10,166 shares of common stock or 12.82%
- 3) Songer Farms, Inc holds 7980 shares of common stock or 10.06%
- 4) Stephen A Songer holds and votes, in addition to the Songer Farms, 17,995 shares of common stock or 22.69%

Report Item 3(2): NONE

Report Item 4: Insiders – see attached

Confirmation _____

Results: A list of branches for your depository institution: CENTREBANK (ID_RSSD: 163343).
 This depository institution is held by VEEDERSBURG BANK CORPORATION (1407008) of VEEDERSBURG, IN.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/26/2016.

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	12/31/2015	Full Service (Head Office)	163343	CENTREBANK	128 NORTH MAIN STREET	VEEDERSBURG	IN	47987	FOUNTAIN	UNITED STATES	9828	0	CENTREBANK	163343	
OK	12/31/2015	Full Service	2243397	COVINGTON BRANCH	315 WASHINGTON STREET	COVINGTON	IN	47932	FOUNTAIN	UNITED STATES	44325	2	CENTREBANK	163343	
OK	12/31/2015	Full Service	3494310	KINGMAN BRANCH	20 EAST STATE STREET	KINGMAN	IN	47952	FOUNTAIN	UNITED STATES	442437	3	CENTREBANK	163343	
OK	12/31/2015	Limited Service	2075824	STERLING DRIVE-UP FACILITY	215 NORTH STERLING AVENUE	VEEDERSBURG	IN	47987	FOUNTAIN	UNITED STATES	234481	1	CENTREBANK	163343	
ADD	12/31/2015	Full Service	TBD	HILLSBORO BRANCH	111 NORTH WATER STREET	HILLSBORO	IN	47949	FOUNTAIN	UNITED STATES	TBD		4	CENTREBANK	163343

Report Item 4: Insiders

FORM FR Y-6
LAWRENCE L. OSBORN SCHOLARSHIP TRUST
31-Dec-15

(1) Names & Address	(2) Principal Occupation if other than with Holding Co	(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 (Lower Tier H/C)	(4) c List names of other companies if 25% or more voting securities held
Lawrence L. Osborn Scholarship Trust	N/A	N/A	Trust & Shareholder	N/A	N/A	13.97% of Veedersburg Bank Corporation	N/A
Stephen A. Songer Veedersburg IN	Director & CEO	Committee member	Director & Chairman (Veedersburg Bank Corp.) Director, Chairman & CEO (CentreBank)	President of Songer Farms Partner, RSD Ptr Farm	N/A	32.76% of Veedersburg Bank Corporation	Songer Farms (100%) RSD Ptr Farm (50%)
Anthony L. Ward Attica IN	President	Committee member	Director (VBC) Director (CB)	N/A	N/A	.20% of Veedersburg Bank Corporation	N/A
Ronald D. Manning Veedersburg IN	Director	Committee member	Director & V Chairman (Veedersburg Bank Corp.) Director & Secretary (CentreBank)	Owner Manning R/E Owner, Manning Acct Owner, Comer Pub Partner, RSD Ptr Farm	N/A	12.82% of Veedersburg Bank Corporation	Manning R/E (100%) Manning Acct (100%) Comer Pub (100%) RSD Ptr Farm (50%)
Richard Rennick Kingman IN	Lawyer	Committee member	Director (VBC) Director (CentreBank)	Partner, W-R Farms Partner, CBS&R	N/A	.25% of Veedersburg Bank Corporation	W-R Farms (50%) CBS&R (26%)
Ronald D. Manning II Veedersburg IN	President of RD Manning Inc.	Committee member	Director (VBC) Director (CB)	President of RD Manning Inc.	N/A	3.42% of Veedersburg Bank Corporation	RD Manning Inc (100%)
David A. Songer Veedersburg IN	President of Swing Wing Inc.	Committee member	Director (VBC) Director (CB)	President of Swing Wing Inc.	N/A	.5% of Veedersburg Bank Corporation	Swing Wing (100%)
Michael L. Oles Brownsburg IN	President of Oles Engineering Corp	Committee member	Director (VBC) Director (CB)	President of Oles Engineering Corp Member of Lincoln Park of Brownsburg LLC Member of Impact Development LLC	N/A	.07% of Veedersburg Bank Corporation	Oles Engineering Corp (51%) LPB (50%) Impact Development (51%)
Beverly D. Songer Veedersburg IN	Banking	Committee member	VP - Deposits & Operations (CentreBank)	N/A	N/A	.13% of Veedersburg Bank Corporation	N/A
Teresa Cooper Veedersburg IN	Banking	N/A	VP - In House/Consumer Lending (CentreBank)	N/A	N/A	.12% of Veedersburg Bank Corporation	N/A

Report Item 4: Insiders

FORM FR Y-6
VEEDERSBURG BANK CORPORATION
 Lower Tier Holding Company
 31-Dec-15

(1) Names & Address	(2) Principal Occupation if other than with Holding Co	(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 voting securities held
Lawrence L. Osborn Scholarship Trust	N/A	N/A	Trust & Shareholder	N/A	N/A	13.97% of Veedersburg Bank Corporation	N/A
Stephen A. Songer Veedersburg IN	Director & CEO	Committee member	Director & Chairman (Veedersburg Bank Corp.) Director, Chairman & CEO (CentreBank)	President of Songer Farms Partner, RSD Plr Farm	N/A	32.76% of Veedersburg Bank Corporation	Songer Farms (100%) RSD Plr Farm (50%)
Anthony L. Ward Attica IN	President	Committee member	Director (VBC) Director (CB)	N/A	N/A	.20% of Veedersburg Bank Corporation	N/A
Ronald D. Manning Veedersburg IN	Director	Committee member	Director & V Chairman (Veedersburg Bank Corp.) Director & Secretary (CentreBank)	Owner Manning R/E Owner, Comer Pub Partner, RSD Plr Farm	N/A	12.82% of Veedersburg Bank Corporation	Manning R/E (100%) Manning Acct (100%) Comer Pub (100%) RSD Plr Farm (50%)
Richard Rennick Kingman IN	Lawyer	Committee member	Director (VBC) Director (CentreBank)	Partner, W-R Farms Partner, CBS&R	N/A	.25% of Veedersburg Bank Corporation	W-R Farms (50%) CBS&R (26%)
Ronald D. Manning II Veedersburg IN	President of RD Manning Inc.	Committee member	Director (VBC) Director (CB)	President of RD Manning Inc.	N/A	3.42% of Veedersburg Bank Corporation	RD Manning Inc (100%)
David A. Songer Veedersburg IN	President of Swing Wing Inc.	Committee member	Director (VBC) Director (CB)	President of Swing Wing Inc.	N/A	.5% of Veedersburg Bank Corporation	Swing Wing (100%)
Michael L. Oles Brownsburg IN	President of Oles Engineering Corp	Committee member	Director (VBC) Director (CB)	President of Oles Engineering Corp Member of Lincoln Park of Brownsburg LLC Member of Impact Development LLC	N/A	.07% of Veedersburg Bank Corporation	Oles Engineering Corp (51%) LPB (50%) Impact Development (51%)
Beverly D. Songer Veedersburg IN	Banking	Committee member	VP - Deposits & Operations (CentreBank)	N/A	N/A	.13% of Veedersburg Bank Corporation	N/A
Teresa Cooper Veedersburg IN	Banking	N/A	VP - In House/Consumer Lending (CentreBank)	N/A	N/A	.12% of Veedersburg Bank Corporation	N/A