



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, Eric L. Eishen

Name of the Holding Company Director and Official

Director, 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 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
C.I.

3051571

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

Sturgis Bancorp, Inc

Legal Title of Holding Company

P.O. Box 600

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

Sturgis MI 49091-0600

City State Zip Code

113-125 E. Chicago Road, Sturgis, MI 49091

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brian P. Hoggatt CFO, Secretary Treasurer

Name Title

269-651-9345 1227

Area Code / Phone Number / Extension

269-659-6848

Area Code / FAX Number

brian@sturgisbank.com

E-mail Address

sturgisbancorp.com

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

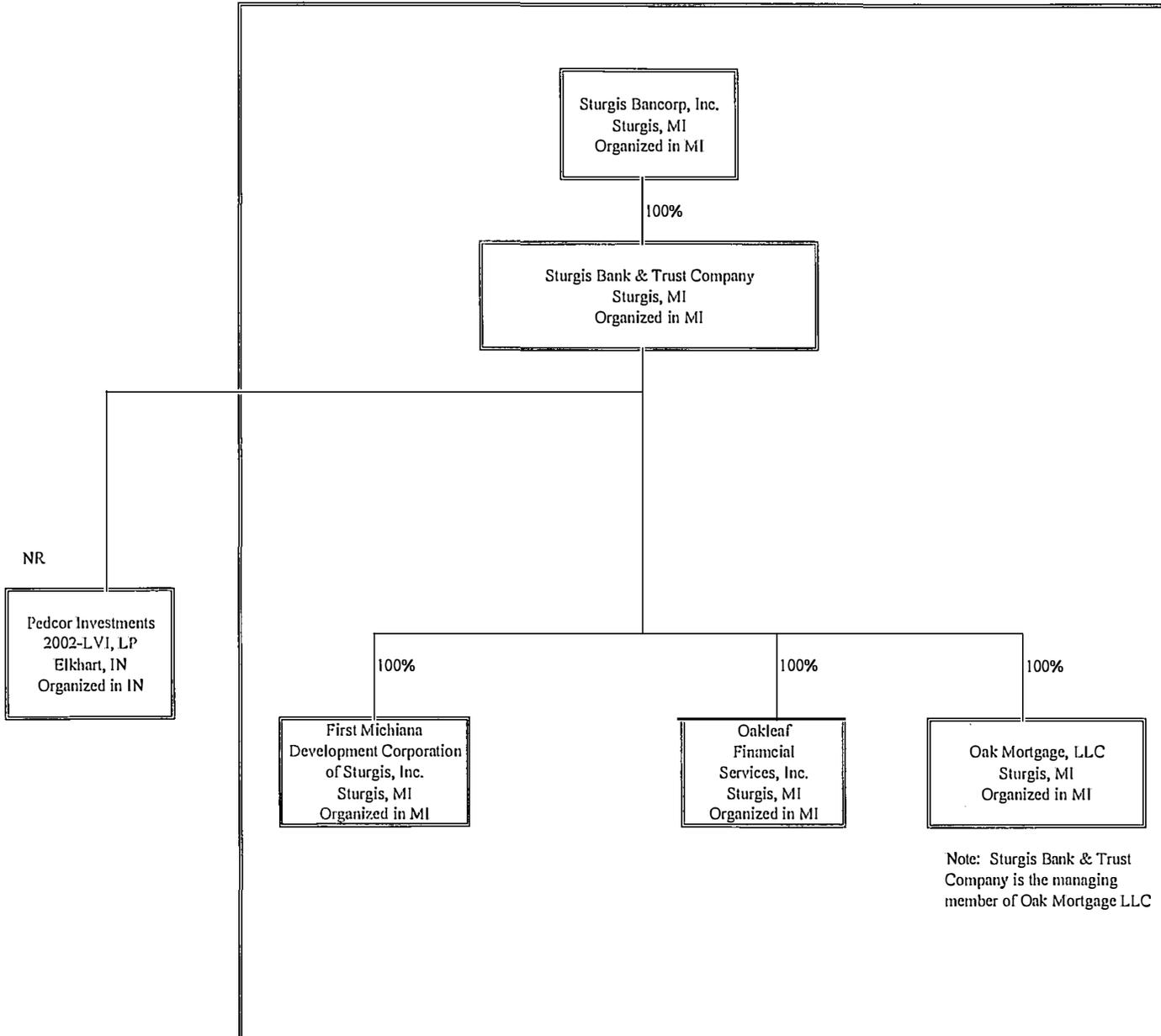
Does the reporter request confidential treatment for any portion of this submission?

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 provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Sturgis Bancorp, Inc.
 Organizational Structure
 For Entities Reportable on FR Y-6
 AS OF 12/31/2015



No LEI for the above entities

NR - Ownership percentage > 5%, but < 25% and the companies are not controlled by any other means

Results: A list of branches for your depository institution: **STURGIS BANK & TRUST COMPANY (ID_RSSD: 366078)**.
 This depository institution is held by **STURGIS BANCORP, INC. (3051571)** of **STURGIS, MI**.
 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>.

* 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*
OK		Full Service (Head Office)	366078	STURGIS BANK & TRUST	119 EAST CHICAGO ROAD	STURGIS	MI	49091-17	ST JOSEPH	UNITED	41427	0	STURGIS BANK & TRUST	366078
OK		Full Service	16944	232 WEST MONROE BRANCH	232 WEST MONROE	BANGOR	MI	49013	VAN BUREN	UNITED	Not Required	Not Required	STURGIS BANK & TRUST	366078
OK		Full Service	3506428	BRONSON BANKING CENTER	863 WEST CHICAGO ROAD	BRONSON	MI	49028	BRANCH	UNITED	268753	108	STURGIS BANK & TRUST	366078
OK		Full Service	3506352	CENTREVILLE BANKING CENTER	158 WEST MAIN STREET	CENTREVILLE	MI	49032	ST JOSEPH	UNITED	206725	110	STURGIS BANK & TRUST	366078
OK		Full Service	3506222	CLIMAX BANKING CENTER	125 NORTH MAIN STREET	CLIMAX	MI	49034	KALAMAZO	UNITED			STURGIS BANK & TRUST	
OK		Full Service	3717738	COLON BANKING CENTER	110 SOUTH BLACKSTONE	COLON	MI	49040	ST JOSEPH	UNITED	206726	111	COMPANY	366078
OK		Full Service	3506268	SOUTH HAVEN BANKING CENTER	1121 LAGRANGE STREET	SOUTH HAVEN	MI	49090	VAN BUREN	UNITED	268750	101	STURGIS BANK & TRUST	366078
OK		Full Service	3807059	SOUTH HAVEN BANKING CENTER II	365 SOUTH CENTER STREET	SOUTH HAVEN	MI	49090	VANBUREN	UNITED	218099	113	STURGIS BANK & TRUST	366078
OK		Limited Service	3506325	MAPLECREST BANKING CENTER	1501 EAST CHICAGO ROAD	STURGIS	MI	49091	ST JOSEPH	UNITED	474032	116	STURGIS BANK & TRUST	366078
OK		Full Service	3506307	STURGIS BANKING CENTER	1001 SOUTH CENTERVILLE ROAD	STURGIS	MI	49091	ST JOSEPH	UNITED	268752	107	STURGIS BANK & TRUST	366078
OK		Full Service	3506455	THREE RIVERS BANKING CENTER	115 NORTH MAIN STREET	THREE RIVERS	MI	49093	ST JOSEPH	UNITED	263039	104	STURGIS BANK & TRUST	366078
OK		Full Service	3506286	WHITE PIGEON BANKING CENTER	122 WEST CHICAGO ROAD	WHITE PIGEON	MI	49099	ST JOSEPH	UNITED	268751	103	STURGIS BANK & TRUST	366078
OK		Full Service									268749	1	STURGIS BANK & TRUST	366078

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Sturgis Bancorp, Inc.
Sturgis, MI, USA

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 as of fiscal year end.			Securities Holders not listed in 3(1)(a) through (3)(1)Ⓞ that had ownership, control or holdings of 5% or more with power to vote during 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
Sturgis Bank & Trust Company 401(k) Profit Sharing Plan & Trust Sturgis, MI, USA	USA	137,884.00 - 6.64% Common Stock	N/A	N/A	N/A

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Sturgis Bancorp, Inc.
Sturgis, MI, USA
Fiscal Year Ending December 31, 2015

REPORT ITEM 4: Insiders

DIRECTORS AND OFFICERS

(1)(a)(b)(c) and (2)(a)(b)(c)

Note: Percentage of voting shares as of 03/15/2016

(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 (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subs)	(4)(c) List names of other companies (Includes partnerships) if 25% or of voting securities are held (List names of companies and % of voting securities held)
John R. Dresser Sturgis, MI, USA	Attorney - Dresser, Dresser, Haas, & Caywood	Director	Director Sturgis Bank & Trust Co.	N/A	1.02%	N/A	N/A
Eric L. Eishen Bronson, MI, USA	N/A	Director, President & CEO	Director, President & CEO Sturgis Bank & Trust Co.	N/A	<1%	N/A	N/A
Donald L. Frost Sturgis, MI, USA	Chief Executive Officer - LTI Printing	Director	Director Sturgis Bank & Trust Co.	N/A	<1%	N/A	N/A
Michael R. Frost Sturgis, MI, USA	President and Board Member - LTI Printing	Director	Director Sturgis Bank & Trust Co.	N/A	<1%	N/A	N/A
Steve L. Gage Lagrange, IN, USA	N/A	N/A	Sr VP - Sturgis Bank & Trust Company Director - Oakleaf Financial Services, Inc. Director - Oak Mortgage, LLC Director - First Michiana Development Corporation of Sturgis, Inc.	N/A	<1%	N/A	N/A
Brian P. Hoggatt Middlebury, IN, USA	N/A	CFO, Secretary/ Treasurer	Sr. VP, CFO, Treasurer - Sturgis Bank & Trust Co. Secretary/Treasurer, Director - First Michiana Development Corporation of Sturgis, Inc. Secretary/Treasurer, Director - Oakleaf Financial Services, Inc. Secretary/Treasurer, Director - Oak Mortgage, LLC	N/A	<1%	N/A	N/A
Chad Keim Portage, MI, USA	N/A	N/A	President, Director - Oakleaf Financial Services, Inc.	N/A	<1%	N/A	N/A
Jeffrey M. Mohney Portage, MI, USA	Owner - A. W. Ayres Insurance Agency, Inc.	Director	Director Sturgis Bank & Trust Co.	N/A	<1%	N/A	N/A
Tracey L. Parker Sturgis, MI, USA	N/A	N/A	Sr VP - Sturgis Bank & Trust Company President, Director - Oak Mortgage, LLC	N/A	<1%	N/A	N/A
Ronald W. Scheske Sturgis, MI USA	N/A	Vice President	Executive VP, COO - Sturgis Bank & Trust Co.	N/A	<1%	N/A	N/A
John T. Wiedlea Sturgis, MI, USA	President Automation Plus, Inc.	Director	Director Sturgis Bank & Trust Co.	N/A	<1%	N/A	N/A