



COPY

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)

Reporter's Name, Street, and Mailing Address

Third Century Bancorp

Legal Title of Holding Company

80 E. Jefferson Street

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

Franklin IN 46131

City State Zip Code

n/a

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David A. Coffey EVP, CFO and COO

Name Title

317-736-1701

Area Code / Phone Number / Extension

317-736-1726

Area Code / FAX Number

dave.coffey@mutualsavingsbank.net

E-mail Address

n/a

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

I, Robert D. Heuchan

Name of the Holding Company Director and Official

Director, President and 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.

Robert D. Heuchan

Signature of Holding Company Director and Official

Date of Signature

3-28-16

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 3252659  
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."

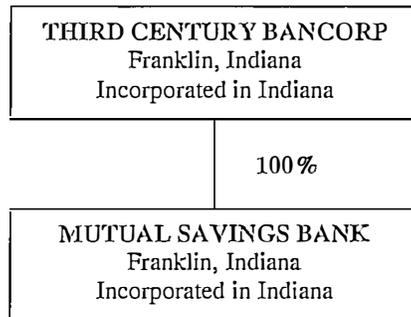
No

**Mutual Savings Bank**  
**Annual Report of Bank Holding Companies – FR Y-6**  
**December 31, 2015**

**Report Item 1. Annual Report**

Third Century Bancorp common stock is not registered with the Securities and Exchange Commission. The 2015 Annual Report to Stockholders will be mailed under separate cover.

**Report Item 2(a). Organizational Chart**



All entities do not have an LEI.

**Report Item 2(b). Branch Verification**

Submitted via e-mail to [BranchReview@chi.frb.org](mailto:BranchReview@chi.frb.org)

**Report Item 3. Shareholders**

See spreadsheet.

**Report Item 4. Insiders**

See spreadsheet.

**Results:** A list of branches for your depository institution: **MUTUAL SAVINGS BANK (ID\_RSSD- 841472)**.  
 This depository institution is held by **THIRD CENTURY BANCORP (3252659)** of **FRANKLIN, 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>.

\* FDIC UNNUM, 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)	841472	MUTUAL SAVINGS BANK	80 EAST JEFFERSON STREET	FRANKLIN	IN	46131	JOHNSON	UNITED STATES	40576		MUTUAL SAVINGS BANK		841472
OK		Full Service	2295761	MAIN STREET BRANCH	1124 NORTH MAIN STREET	FRANKLIN	IN	46131	JOHNSON	UNITED STATES	263196	101	MUTUAL SAVINGS BANK		841472
OK		Full Service	2562490	METHODIST HOME BRANCH	1070 WEST JEFFERSON STREET	FRANKLIN	IN	46131	JOHNSON	UNITED STATES	263198	103	MUTUAL SAVINGS BANK		841472
OK		Full Service	3501571	NINEVEH BRANCH	7459 SOUTH NINEVEH ROAD	NINEVEH	IN	46164	JOHNSON	UNITED STATES	360581	105	MUTUAL SAVINGS BANK		841472
OK		Full Service	2339085	TRAFALGAR BRANCH	2 TRAFALGAR SQUARE	TRAFALGAR	IN	46181	JOHNSON	UNITED STATES	263197	102	MUTUAL SAVINGS BANK		841472

FR Y-6

Third Century Bancorp  
Franklin, 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 ending 12-31-2015			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 12-31-2015		
(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
Jerry Petro	Franklin, Indiana, United States	102,632 Common Stock Shares (8.1%)	N/A	N/A	N/A
Robert D. Heuchan	Franklin, Indiana, United States	65,450 Common Stock Shares (5.1%)			

FR Y-6

Third Century Bancorp  
Franklin, 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 Bank Holding Company	Title & Position with Bank 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 Bank 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)
David A. Coffey, Franklin, Indiana, United States	n/a	Director, Executive Vice President, Chief Operating Officer and Chief Financial Officer	Director, Executive Vice President, Chief Operating Officer and Chief Financial Officer for Mutual Savings Bank.	None	2.3%	0.00	None
Robert D. Heuchan, Franklin, Indiana, United States	n/a	Vice-Chairman of the Board, Director, President, and Chief Executive Officer	Vice-Chairman of the Board, Director, President, and Chief Executive Officer (Mutual Savings Bank)	None	5.1%	0.00	None
Kyle Kasting, Franklin, Indiana, United States	Owner and president of a marketing company.	Director	Director (Mutual Savings Bank)	Owner and President	1.8%	0.00	Midwest Communications Group LLC
Jerry D. Petro, Franklin, Indiana, United States	Managing Member	Director	Director (Mutual Savings Bank)	Managing Member	8.1%	0.00	J.D. Petro & Associates, LLC (40% of voting securities held); R.T.I., Inc., (100% of voting securities held); Petro's Water Conditioning of Johnson County/Culligan (83% of voting securities held); Watertreatment Service of Shelbyville/Culligan (100% of voting securities held); Petro Group, Inc., (35% of voting securities held); Franklin Commerce, LLC (50% of voting securities held); Plasmatyte, LLC (33% of voting securities held)
Robert D. Schafstall, Franklin, Indiana, United States	Attorney	Chairman of the Board of Directors	Chairman of the Board of Directors (Mutual Savings Bank)	Sole Proprietor	3.9%	0.00	Cutsinger and Schafstall