



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):

June 30, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

United Community Bancorp

Legal Title of Holding Company

92 Walnut Street

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

Lawrenceburg

IN

47025

City

State

Zip Code

same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Elmer G. McLaughlin

President and Director

Name

Title

812-537-4822

Area Code / Phone Number / Extension

812-260-2424

Area Code / FAX Number

EG.McLaughlin@bankucb1.com

E-mail Address

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

I, **Elmer G. McLaughlin**

Name of the Holding Company Director and Official

President 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.

Elmer G. McLaughlin

Signature of Holding Company Director and Official

09/11/2015

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 4460479
 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

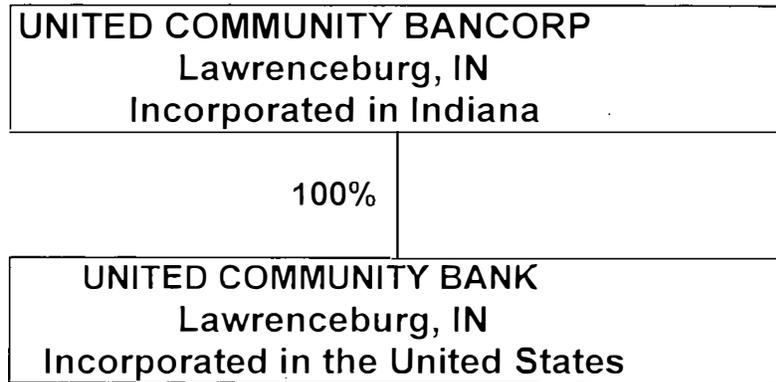
Form FR Y-6

UNITED COMMUNITY BANCORP
Lawrenceburg, IN
Fiscal Year Ending June 30, 2015

Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is registered with the SEC. No report required since financials are filed with the SEC.

2a: Organizational Chart:



2b: Domestic branch listing provided to the Federal Reserve Bank on September 4, 2015.

Results: A list of branches for your holding company: **UNITED COMMUNITY BANCORP (4460479) of LAWRENCEBURG, IN.**
 The data are 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. 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		Full Service (Head Office)	88772	UNITED COMMUNITY BANK	92 WALNUT STREET	LAWRENCEBURG	IN	47025-18	DEARBORN	UNITED STATES	42454	0	UNITED COMMUNITY BANK	88772	
OK		Full Service	4155654	AURORA BRANCH	500 GREEN BOULEVARD	AURORA	IN	47001	DEARBORN	UNITED STATES	463836	4	UNITED COMMUNITY BANK	88772	
OK		Full Service	431677	215 WEST EADS PARKWAY OFFICE	215 WEST EADS PARKWAY	LAWRENCEBURG	IN	47025	DEARBORN	UNITED STATES	41461	1	UNITED COMMUNITY BANK	88772	
OK		Full Service	4155636	STATELINE ROAD BRANCH	19710 STATE LINE ROAD	LAWRENCEBURG	IN	47025	DEARBORN	UNITED STATES	446228	3	UNITED COMMUNITY BANK	88772	
OK		Full Service	2045528	MILAN BRANCH	106 MILL STREET	MILAN	IN	47031	RIPLEY	UNITED STATES	221814	7	UNITED COMMUNITY BANK	88772	
OK		Full Service	83245	OSGOOD BRANCH	420 S BUCKEYE	OSGOOD	IN	47037	RIPLEY	UNITED STATES	6453	9	UNITED COMMUNITY BANK	88772	
OK		Full Service	4155681	ST LEON BRANCH	7600 FREY ROAD	ST LEON	IN	47060	DEARBORN	UNITED STATES	495465	6	UNITED COMMUNITY BANK	88772	
OK		Full Service	2045461	VERSAILLES BRANCH	111 EAST US 50	VERSAILLES	IN	47042	RIPLEY	UNITED STATES	221813	8	UNITED COMMUNITY BANK	88772	

United Community Bancorp
Lawrenceburg, IN
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 6-30-15.			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 6-30-15.		
(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
United Community Bank Employee Stock Ownership Plan Trust Quincy, IL USA	USA	369,517 shares 8.01% of common stock outstanding	DePrince, Race & Zollo, Inc. Winter Park, FL 32789	USA	227,406 shares ** 4.93% of common stock outstanding
Mr. Joseph Stilwell, Stilwell Value Partners VII, L.P., Stilwell Activist Fund, L.P., Stilwell Activist Investments, L.P., Stilwell Partners, L.P., and Stilwell Value, LLC New York, NY USA	USA	428,320 shares ** 9.29% of common stock outstanding			
Maltese Capital Management, LLC, USA Maltese Capital Holdings, LLC, and Mr. Terry Maltese New York, NY USA		302,200 shares ** 6.55% of common stock outstanding			

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 United Community Bancorp
 Lawrenceburg, IN
 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)
Jerry W. Hacker Lawrenceburg, IN USA	N/A - retired	Director	Director	N/A - retired	0.7228% (includes 9,828 stk. options)** See Note 1.	None	
James D. Humphrey Lawrenceburg, IN USA	Judge of the Circuit Court of Dearborn & Ohio Counties	Director	Director	Judge of the Circuit Court of Dearborn & Ohio Counties	0.0699% (includes 1,650 stk. options)** See Note 5.	None	
Ralph B. Sprecher Lawrenceburg, IN USA	N/A - retired	Independent Lead Director	Independent Lead Director United Community Bank	N/A - retired	0.7261% (includes 9,828 stk. options)** See Note 1.	None	
Eugene B. Seitz II Lawrenceburg, IN USA	Officer & co-owner of Seitz Agency, Inc., an insurance agency	Director & Asst. Secretary	Director & Asst. Secretary United Community Bank	Officer & co-owner of Seitz Agency, Inc., an insurance agency	0.7413% (includes 9,828 stk. options)** See Note 1.	None	Seitz Agency, Inc. - 33 1/3% GEMMS Realty, Inc. - 25%
G. Michael Seitz Lawrenceburg, IN USA	Officer & co-owner of Seitz Agency, Inc., an insurance agency	Director & Secretary	Director & Secretary United Community Bank	Officer & co-owner of Seitz Agency, Inc., an insurance agency	0.8210% (includes 9,828 stk. options)** See Note 1.	None	Seitz Agency, Inc. - 33 1/3% GEMMS Realty, Inc. - 25%
Elmer G. McLaughlin Lawrenceburg, IN USA	N/A	President & CEO Director	President & CEO Director United Community Bank	N/A	2.4565% (includes 40,414 stk. options)** See Note 3.	None	
William F. Ritzmann Lawrenceburg, IN USA	N/A	Director & Chairman	Director & Chairman United Community Bank	N/A	2.3289% (includes 49,118 stk. options)** See Note 4.	None	
Robert J Ewbank Lawrenceburg, IN USA	Partner in law firm of Ewbank & Kramer LLP	Director	Director	Partner in law firm of Ewbank & Kramer LLP	1.2778% (includes 9,828 stk. options)** See Note 1.	None	Aurora Apartments, Inc. - 50% Ewbank Land Title, Inc. - 50% Ewbank and Meyer, Inc. - 50% Homestead Land Title, Inc. - 50% Ewbank & Kramer, Partnership-25%
Richard C. Strzynski Aurora, IN USA	Self-employed certified public accountant	Director	Director	Self-employed certified public accountant	0.5365% (includes 9,828 stk. options)** See Note 1.	None	
James W. Kittle Lawrenceburg, IN USA	N/A	N/A	Senior Vice President, Lending of United Community Bank	N/A	1.6430% (includes 29,773 stk. options)** See Note 2.	None	
Vicki A. March Lawrenceburg, IN USA	N/A	Senior Vice President, Chief Financial Officer & Treasurer	Senior Vice President, Chief Financial Officer & Treasurer of United Community Bank	N/A	1.6014% (includes 29,773 stk. options)** See Note 2.	None	
W. Michael McLaughlin Lawrenceburg, IN USA	N/A	Executive Vice President, Chief Operating Officer & Corporate Secretary	Executive Vice President, Chief Operating Officer & Corporate Secretary of United Community Bank	N/A	1.5647% (includes 29,773 stk. options)** See Note 2.	None	

Notes:

- 1) Assumes 9,828 fully vested stock options have been exercised. 8,178 options have a conversion price of \$17.54 and expiration date of 12-14-16 and 1,650 options have a conversion price of \$11.33 and expire on 4-24-2024.
- 2) Assumes 29,773 fully vested stock options have been exercised. 23,171 options have a conversion price of \$17.54 and expiration date of 12-14-16 and 6,602 options have a conversion price of \$11.33 and expire on 4-24-2024.
- 3) Assumes 40,414 fully vested stock options have been exercised. 32,712 options have a conversion price of \$17.54 and expiration date of 12-14-16 and 7,702 options have a conversion price of \$11.33 and expire on 4-24-2024.
- 4) Assumes 49,118 fully vested stock options have been exercised. 43,616 options have a conversion price of \$17.54 and expiration date of 12-14-16 and 5,502 options have a conversion price of \$11.33 and expire on 4-24-2024.

Note: There were 4,610,839 United Community Bancorp common shares outstanding as of 6-30-15.