

Board of Governors of the Federal Reserve System

COPY



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. Robert A. Narmont

Name of the Holding Company Director and Official
Chief Executive Officer

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]

Signature of Holding Company Director and Official

03/28/2016

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.

1097182

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

United Community Bancorp, Inc.

Legal Title of Holding Company

301 North Main Street, P.O. Box 138

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

Chatham IL 62629
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Daniel S. Wilcoxon CFO

Name Title

217-483-2481

Area Code / Phone Number / Extension

217-547-3016

Area Code / FAX Number

dwilcoxon@ucbbank.com

E-mail Address

www.ucbbank.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:

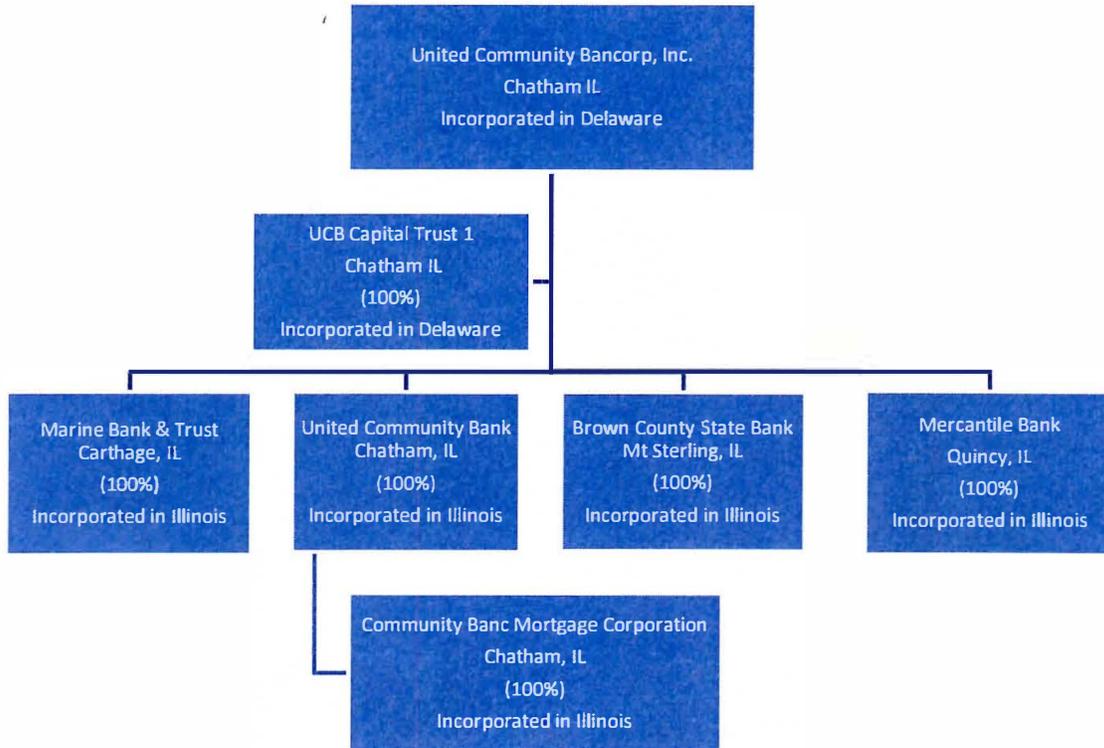
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

United Community Bancorp, Inc.
Chatham, Illinois
Fiscal Year Ended December 31, 2015

FORM FR Y-6 QUESTIONNAIRE RESPONSE

- Report Item 1a:** The BHC is not required to prepare form 10K with the SEC.
- Report Item 1b:** The BHC did not prepare an annual report to shareholders for 2015.
- Report Item 2a:** An organization chart is noted below.



- Report Item 2b:** Submitted via email on March 29, 2016
- Report Item 3(1)(a)** Robert Narmont, Springfield, Illinois USA
- Report Item 3(1)(b)** USA
- Report Item 3(1)(c)** 279,539 shares (100%) of common stock outstanding
- Report Item 3(2)** None

Note: None of the above entities have Legal Entity Identifier (LEI)

Result: A list of branches for your holding company: UNITED COMMUNITY BANCORP, INC [1097187] of CHATHAM, IL
 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 Procedures

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 reports may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.frbreserve.gov>.

* FDIC UNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action ¹	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDICUNUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	301640		BROWN COUNTY STATE BANK	101 EAST MAIN STREET	MOUNTAIN VIEW	IL	62353	BROWN	UNITED STATES	7495	0	BROWN COUNTY STATE BANK			301640
OK		Full Service	164742		GOLDEN STATE BANK BRANCH	1921 QUINCY STREET	GOLDEN	IL	62339	ADAMS	UNITED STATES	6696	1	BROWN COUNTY STATE BANK			301640
OK		Full Service (Head Office)	428631		MARINE BANK & TRUST	410 BUCHANAN STREET	CARTHAGE	IL	62321	HANCOCK	UNITED STATES	7470	0	MARINE BANK & TRUST			428631
OK		Full Service	928038		MARINE BANK & TRUST AUGUSTA BRANCH	107 MAIN ST	AUGUSTA	IL	62311	HANCOCK	UNITED STATES	7477	0	MARINE BANK & TRUST			428631
OK		Full Service	877239		MARINE BANK & TRUST HAMILTON BRANCH	8111 BROADWAY STREET	HAMILTON	IL	62341	HANCOCK	UNITED STATES	10834	2	MARINE BANK & TRUST			428631
OK		Full Service (Head Office)	481542		MERCANTILE BANK	1200 NORTH 33RD STREET	QUINCY	IL	62301	ADAMS	UNITED STATES	7215	0	MERCANTILE BANK			481542
OK		Full Service	2918640		BROADWAY STREET BRANCH	5211 BROADWAY STREET	QUINCY	IL	62305	ADAMS	UNITED STATES	301264	5	MERCANTILE BANK			481542
OK		Full Service	2836025		MAIN STREET BRANCH	440 MAIN STREET	QUINCY	IL	62301	ADAMS	UNITED STATES	512905	11	MERCANTILE BANK			481542
OK		Limited Service	350648		MOTOR BRANCH	8TH & JERSEY STREET	QUINCY	IL	62301	ADAMS	UNITED STATES	224331	1	MERCANTILE BANK			481542
OK		Full Service	3679975		QUINCY (36TH STREET) BRANCH	101 NORTH 36TH STREET	QUINCY	IL	62301	ADAMS	UNITED STATES	Not Required	Not Required	MERCANTILE BANK			481542
OK		Full Service	2046057		QUINCY (MAIN STREET) BRANCH	12001 MAIN STREET	QUINCY	IL	62301	ADAMS	UNITED STATES	Not Required	Not Required	MERCANTILE BANK			481542
OK		Full Service	923275		PALMYRA BRANCH	1123 WEST LAFAYETTE STREET	PALMYRA	MO	63461	MARION	UNITED STATES	Not Required	Not Required	MERCANTILE BANK			481542
OK		Full Service (Head Office)	439338		UNITED COMMUNITY BANK	301 NORTH MAIN STREET	CHATHAM	IL	62629	SANGAMON	UNITED STATES	13260	0	UNITED COMMUNITY BANK			439338
OK		Full Service	2089205		AUBURN BRANCH	1790 EAST JACKSON STREET	AUBURN	IL	62615	SANGAMON	UNITED STATES	235651	16	UNITED COMMUNITY BANK			439338
OK		Limited Service	2098159		DRIVE-IN BRANCH	1720 WEST JACKSON STREET	AUBURN	IL	62615	SANGAMON	UNITED STATES	235650	15	UNITED COMMUNITY BANK			439338
OK		Full Service	996943		129 N. WASHINGTON STREET OFFICE	129 NORTH WASHINGTON STREET	BUNKER HILL	IL	62014	MACOUPIN	UNITED STATES	2435	9	UNITED COMMUNITY BANK			439338
OK		Limited Service	206549		BUNKER HILL PLAZA BRANCH	805 SOUTH FRANKLIN	BUNKER HILL	IL	62014	MACOUPIN	UNITED STATES	201892	10	UNITED COMMUNITY BANK			439338
OK		Full Service	209277		BUSHNELL BRANCH	130 EAST HURST STREET	BUSHNELL	IL	61422	MCDONOUGH	UNITED STATES	404961	26	UNITED COMMUNITY BANK			439338
OK		Full Service	2625809		CARLINVILLE BRANCH	1404 NORTH BROAD STREET	CARLINVILLE	IL	62626	MACOUPIN	UNITED STATES	263590	19	UNITED COMMUNITY BANK			439338
OK		Full Service	730174		COLCHESTER BRANCH	1195 EAST DEPOT STREET	COLCHESTER	IL	62316	MCDONOUGH	UNITED STATES	43079	23	UNITED COMMUNITY BANK			439338
OK		Full Service	3965641		DIVERNON BRANCH	1200 REICHERT ROAD	DIVERNON	IL	62530	SANGAMON	UNITED STATES	474318	17	UNITED COMMUNITY BANK			439338
OK		Full Service	717344		301 SOUTH MACOUPIN STREET OFFICE	301 SOUTH MACOUPIN STREET	GILLESPIE	IL	62033	MACOUPIN	UNITED STATES	1192	6	UNITED COMMUNITY BANK			439338
OK		Full Service	167341		GREENFIELD BRANCH	1402 MAIN STREET	GREENFIELD	IL	62044	GREENE	UNITED STATES	7891	8	UNITED COMMUNITY BANK			439338
OK		Limited Service	2084938		LOAMI FACILITY	102 CHURCH STREET	LOAMI	IL	62661	SANGAMON	UNITED STATES	248399	3	UNITED COMMUNITY BANK			439338
OK		Full Service	2045939		MACOMB BRANCH	430 WEST JACKSON STREET	MACOMB	IL	61455	MCDONOUGH	UNITED STATES	273997	25	UNITED COMMUNITY BANK			439338
OK		Full Service	4190972		MACOMB EAST BRANCH	11700 EAST JACKSON STREET	MACOMB	IL	61455	MCDONOUGH	UNITED STATES	511677	29	UNITED COMMUNITY BANK			439338
OK		Full Service	985040		PAWNEE BRANCH	619 FIFTH STREET	PAWNEE	IL	62558	SANGAMON	UNITED STATES	10321	4	UNITED COMMUNITY BANK			439338
OK		Full Service	2804903		PITTSFIELD BRANCH	1 PROFESSIONAL PLAZA	PITTSFIELD	IL	62363	PIKE	UNITED STATES	77684	20	UNITED COMMUNITY BANK			439338
OK		Full Service	361345		ROODHOUSE BRANCH	215 SOUTH MORSE STREET	ROODHOUSE	IL	62082	GREENE	UNITED STATES	8643	21	UNITED COMMUNITY BANK			439338
OK		Full Service	3294211		700 STEVENSON DRIVE OFFICE	700 STEVENSON DRIVE	SPRINGFIELD	IL	62703	SANGAMON	UNITED STATES	428771	12	UNITED COMMUNITY BANK			439338
OK		Full Service	3352410		BRUNS LANE BRANCH	617 NORTH BRUNS LANE	SPRINGFIELD	IL	62702	SANGAMON	UNITED STATES	440381	13	UNITED COMMUNITY BANK			439338
OK		Full Service	3493210		SPRINGFIELD MONTAVAI E PLAZA BRANCH	1900 WEST JULES AVENUE	SPRINGFIELD	IL	62704	SANGAMON	UNITED STATES	340846	11	UNITED COMMUNITY BANK			439338
OK		Full Service	274842		WINCHESTER BRANCH	21 EAST MARKET STREET	WINCHESTER	IL	62694	SCOTT	UNITED STATES	702	22	UNITED COMMUNITY BANK			439338

United Community Bancorp, Inc.

Springfield, Illinois

Report Item # 4-Insiders

(Including persons who participates or has authority to participate in major policy-making functions of the company)

December 31, 2015

Name 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 shares in Bank Holding Company	Percentage of voting Shares 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)
BANK HOLDING COMPANY DIRECTORS:							
Robert A. Narmont Springfield, Illinois USA	N/A	Chairman of the Board Chief Executive Officer (CEO)			100%		
			Chairman of the Board <i>United Community Bank</i>			100%	
			Director <i>Marine Bank & Trust (Carthage Illinois)</i>			100%	
			Director <i>Brown County State Bank (Mt. Sterling, Illinois)</i>			100%	
			Director <i>Mercantile Bank</i>			100%	
			Chairman of the Board <i>Community Banc Mortgage Corp.</i>			100%	
				President <i>Narmont Machinery</i> President <i>Auburn Realty</i> President <i>United Financial Services</i>			Narmont Machinery, 100% Auburn Realty, 100% United Financial Services, 100%
Ted C. Megginson Auburn, Illinois USA	Farmer	Director	Director <i>United Community Bank</i>		None	None	
				Owner/Operator <i>Megginson Farms</i>			Megginson Farms, 70%
Eric Grenzebach Springfield, Illinois USA	Attorney At Law	Director	Director <i>United Community Bank</i>		None	None	
				Attorney at Law/Partner <i>Brown, Hay & Stephens</i>			None
Jerald Barkmeier Springfield, Illinois USA	Certified Financial Planner	Director	Director <i>United Community Bank</i>		None	None	
				Certified Financial Planner/Owner <i>The Barkmeier Group, Inc.</i> Managing Member <i>Barkmeier Group LLC</i> Sole Proprietor, 100% <i>Jerald T. Barkmeier, J.D., CFP, LLC</i> Silent Partner <i>Wealth Management Services, LLC</i>			The Barkmeier Group, Inc., 100% Jerald T. Barkmeier, J.D., CFP, LLC, 100% Wealth Management Services, LLC, 100%

United Community Bancorp, Inc.

Chatham, Illinois

Report Item # 4-Insiders

(Including persons who participates or has authority to participate in major policy-making functions of the company)

December 31, 2015

Name 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 shares in Bank Holding Company	Percentage of voting Shares 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)
EXECUTIVE OFFICERS AND OTHER POLICY-MAKING INDIVIDUALS:							
Diane Rutledge Springfield, Illinois USA	School District Administrator	N/A	Director United Community Bank	<i>Large Unit School District Association Administrator</i>	None	None	None
Todd Wise Springfield, Illinois USA	N/A	Chief Operating Officer	President, CEO & Director <i>United Community Bank</i> Director <i>Marine Bank & Trust (Carthage Illinois)</i> Director <i>Brown County State Bank (Mt. Sterling, Illinois)</i> Chairman of the Board <i>Mercantile Bank</i> President & CEO <i>Community Banc Mortgage Corp.</i>		None	None	None
Fred Jessup Divernon, Illinois USA	N/A	N/A	Executive VP <i>United Community Bank</i>		None	None	None
Dan Wilcoxon Springfield, Illinois USA	N/A	Chief Financial Officer	Chief Financial Officer <i>United Community Bank</i>		None	None	None
Steve Otten Springfield, Illinois USA	N/A	N/A	Market President <i>United Community Bank</i>	Partner <i>D&J Vacations</i> Partner <i>Show Partnership</i>	None	None	D&J Vacations 11% Show Partnership, 25%
Allen Schmale Springfield, Illinois USA	N/A	N/A	Executive Vice President <i>and Chief Credit Officer</i> <i>United Community Bank</i>	Partner <i>Mallard, LLC</i>	None	None	Mallard, LLC 25%