

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. Mark Soukup

Name of the Holding Company Director and Official
President/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.

Signature of Holding Company Director and Official

7-27-16

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
C.I.

1204533

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Waytru Bancorp

Legal Title of Holding Company

145 W. Main Street

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

Cambridge City

IN

47327

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Roy E. Crull

Secretary/Treasurer

Name

Title

765-478-3561

Area Code / Phone Number / Extension

765-478-3550

Area Code / FAX Number

rcrull@waynebnk.com

E-mail Address

www.waynebankonline.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."

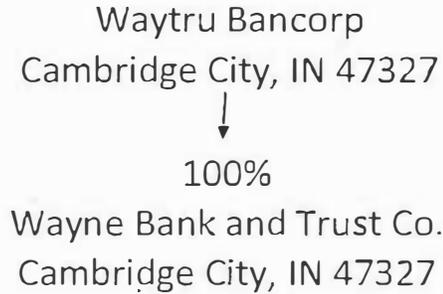
No

FR-Y6

Report Date: December 31, 2016

Report Item 1: Annual reports to shareholders--None

Report Item 2 a. ORGANIZATION CHART



"Waytru Bancorp is a one-bank holding company. Wayne Bank is its only related interest."

Waytru Bancorp and Wayne Bank and Trust Co. are Incorporated in Indiana

Report Items 3 (1): Shareholders (5%)—

Kristin A. Scrougham
Indianapolis, IN 46231
USA

Bonnie Kruckenberg
Middleton, WI 53562
USA

Wendy L. Boyd
Rocklin, CA 95765
USA

5410 Shares - 28.399%

5410 Shares - 28.399%

5410 Shares - 28.399%

Report Item 3 (2): None

Report Item 4: Insiders

Bonnie Kruckenberg -- Chairman of the Board

Mark Soukup -- President

Roy E. Crull -- Secretary & Treasurer

Shareholder, Director, and Executive Officer information sheets follow.

Report Items completed by Roy E. Crull.

****NOTE:** All entities do not have a Legal Entity Identifier (LEI).

Results: A list of branches for your depository institution: **WAYNE BANK AND TRUST CO. (ID_RSSD: 451246)**.
 This depository institution is held by **WAYTRU BANCORP (1204533)** of **CAMBRIDGE CITY, 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 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)	451246	WAYNE BANK AND TRUST CO.	145 WEST MAIN STREET	CAMBRIDGE CITY	IN	47327	WAYNE	UNITED STATES	1231	0	WAYNE BANK AND TRUST CO.	451246	
Ok		Full Service	2044987	GATEWAY BRANCH	4403 EAST NATIONAL ROAD W	RICHMOND	IN	47374	WAYNE	UNITED STATES	190223	1	WAYNE BANK AND TRUST CO.	451246	
ok		Full Service	2045489	PLAZA BRANCH	500 SOUTH A STREET	RICHMOND	IN	47374	WAYNE	UNITED STATES	190224	2	WAYNE BANK AND TRUST CO.	451246	

Form FR Y-6

Waytru Bancorp
 Cambridge City, IN 47327
 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 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 during the fiscal year ending 12-31-15

(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Wendy Boyd (Rocklin, CA, USA)	USA	5410 - 28.399%			
Kristin A. Scrougham (Indianapolis, IN USA)	USA	5410 - 28.399%		****N/A****	
Bonnie Kruckenberg (Middleton, WI USA)	USA	5410 - 28.399%			

Form FR Y-6

Waytru Bancorp
 Cambridge City, IN
 Fiscal Year Ending December 2011

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)
Mark Soukup Richmond, IN USA	President - Wayne Bank and Trust Co.	President/Director	President, CEO	N/A	N/A	N/A	N/A
Wendy Boyd (Rocklin, CA, USA)	Boyd Legacy, LLC Member	Director Shareholder	N/A	Boyd Legacy, LLC President	28.399%	N/A	Boyd Legacy LLC 33.33%
Kristin A. Scrougham, (Indianapolis, IN, USA)	Housewife	Director Shareholder	N/A	Boyd Legacy, LLC Partner	28.399%	N/A	Boyd Legacy LLC 33.33%