

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

I, Kevin M Bender
Name of the Holding Company Director and Official
President, Trust Officer & Director
Title of the Holding Company Director and Official

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

Reporter's Name, Street, and Mailing Address

Wolcott Bancorp

Legal Title of Holding Company

PO Box 336

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

Wolcott	IN	47995-0336
City	State	Zip Code

105 N. Range St

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Jim Ousley	Controller
Name	Title

219-279-2185

Area Code / Phone Number / Extension

219-279-2787

Area Code / FAX Number

jousley@bankofwolcott.com

E-mail Address

www.bankofwolcott.com

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

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.

Kevin M Bender
Signature of Holding Company Director and Official

3/28/2016
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 1210208
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

Wolcott Bancorp
P.O. Box 336
Wolcott, IN 47995

Dated: Report Date as of 12-31-2015

Annual report of bank holding companies – FRY-6

Report item 1: Annual report to shareholders attached.

Report item 2A: Organizational Chart

Wolcott Bancorp
P.O. Box 336
Wolcott, IN 47995

State of Incorporation: Indiana

Owns 100% of

Managing Member Interest

Bank of Wolcott
P.O. Box 336
Wolcott, IN 47995

State of Incorporation: Indiana

No LEI for the above entities

Report Item 2 (B): See attached

Report Item 3: Shareholders owning 5% of Wolcott Bancorp stock

Name, City, State	Country	Number & % of common stock
Lawrence E. Klink Wolcott, IN	USA	4,200 6.08%

ITEM 3-2

None

Item 2B for FRY 6

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 *
Full Service (Head Office)	729842	BANK OF WOLCOTT	105 NORTH RANGE STREET	WOLCOTT	IN	47995	WHITE	UNITED STATES	10402	0	BANK OF WOLCOTT	729842
Full Service	3501049	MONTICELLO BRANCH	116 NORTH 6TH STREET	MONTICELLO	IN	47960	WHITE	UNITED STATES	237596	1	BANK OF WOLCOTT	729842
Full Service	4221876	REMINGTON OFFICE	506 NORTH MAINE STREET	REMINGTON	IN	47977	JASPER	UNITED STATES	521852	2	BANK OF WOLCOTT	729842

				FORM FRY-6				
				DEC 31 2015				
				PAGE TWO				
	1	2	3-A	3-B	3-C	4-A	4-B	4-C
JEFFREY E WELSH	FARMER	DIRECTOR	DIRECTOR	N/A		0.0800%	N/A	N/A
GOODLAND IN								
USA								
RICHARD A CLARK	FARMER	DIRECTOR	DIRECTOR	BLOSSOM		0.3600%	N/A	BLOSSOM
REMINGTON IN				BOUTIQUE LLC				BOUTIQUE 50%
USA				CLARK FAMILY				CLARK FAMILY
				AG LLC			N/A	AG LLC 75%
JEREMY A SIEGLE	VICE PRES	DIRECTOR	PRES JS	JS		0.3000%	N/A	JS 100%
MONTICELLO IN	OF BANK		ENVIROMENTAL	ENVIROMENTAL				ENVIROMENTAL
USA	CFO		SERVICES	SERVICES				SERVICES
GREGORY D MEENTS	VICE PRES	N/A	VP BANK	N/A		0.3800%	N/A	N/A
MONTICELLO IN	OF BANK							
USA	CHIEF LENDING							
	OFFICER							
BARRY N HASKINS	VICE PRES OF	N/A	VP BANK	PRESIDENT		0.3300%	N/A	DIBELL 50%
MONTICELLO IN	BANK			DIBELL				ACRES
USA				ACRES				
MERRY C CRABB	VICE PRES	N/A	VP BANK	N/A		0.0000%	N/A	N/A
MONTICELLO IN	OF BANK							
USA	HEAD OF							
	OPERATIONS							