

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, 2013

Month / Day / Year

I, Douglas P. Ahlers

Name of the Holding Company Director and Official

Director/CEO/President

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.

Reporter's Name, Street, and Mailing Address

Versailles Financial Corporation

Legal Title of Holding Company

10413 Kley Road/PO Box 92

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

Versailles

OH

45380

City

State

Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Douglas P. Ahlers

Director/CEO/President

Name

Title

937-526-4515

Area Code / Phone Number / Extension

937-526-5048

Area Code / FAX Number

dahlers@versaillesavingsbank.com

E-mail Address

www.versaillesfinancialcorp.com

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

Signature of Holding Company Director and Official

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.

4151544

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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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Form FR Y-6

Versailles Financial Corporation
Versailles, Ohio
Fiscal Year Ending June 30, 2013

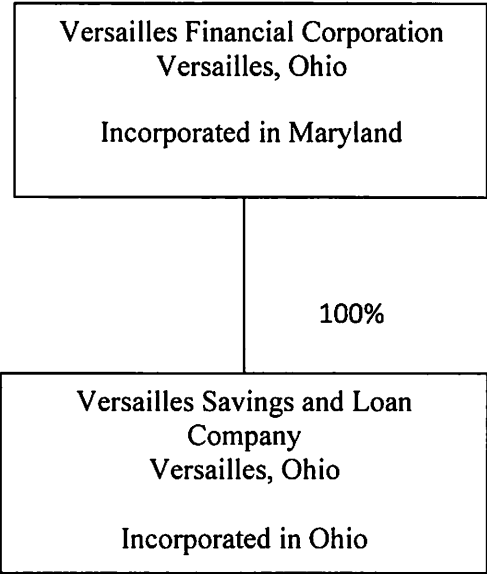
RISK MANAGEMENT
- STATISTICS

OCT 1st 7:10:41

10/1/2013

Report Item

- 1: The savings and loan holding company prepares an annual report for its security holders and is not registered with the SEC. As specified by the responsible Reserve Bank, one copy is enclosed.
- 2a: Organizational Chart



- 2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your holding company: VERSAILLES FINANCIAL CORPORATION (4151544) of VERSAILLES, OH.
 The data are as of 06/30/2013. Data reflects information that was received and processed through 07/08/2013.

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)	402873	VERSAILLES SAVINGS AND LOAN COMPANY, THE	10413 KLEY ROAD	VERSAILLES	OH	45380	DARKE	UNITED STATES	41537		VERSAILLES SAVINGS AND LOAN COMPANY, THE	402873	

Form FR Y-6
Versailles Financial Corporation
Fiscal Year Ending June 30, 2013

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2013			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 6-30-2013		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Edward L. Borchers Russia, Ohio	USA	32,100 - 8% Common Stock	N/A	N/A	N/A
James C. Poeppelman Versailles, Ohio	USA	34,800 - 8% Common Stock			
Douglas P. Ahlers Versailles, Ohio	USA	28,100 - 7% Common Stock 1,564 - 1% Options on Common Stock			
Kevin Drees Versailles, Ohio	USA	23,500 - 5% Common Stock			
Julie Boring Versailles, Ohio	USA	25,000 - 6% Common Stock			

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Versailles Financial Corporation
Fiscal Year Ending June 30, 2013

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (including names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of 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)
Edward L. Borchers Russia, Ohio USA	N/A	Director Chairman	Director Chairman Versailles Savings and Loan Company	Director Superior Aluminum	8%	N/A	N/A
James C. Poeppelman Versailles, Ohio USA	Aggregates	Director	Director Versailles Savings and Loan Company	President CF Poeppelman	8%	N/A	CF Poeppelman - 50%
Douglas P. Ahlers Versailles, Ohio USA	N/A	Director President/CEO	Director President/CEO Versailles Savings and Loan Company	N/A	8%	N/A	N/A
Kevin Drees Versailles, Ohio USA	Residential Const.	Director	Director Versailles Savings and Loan Company	President Urb Drees Constr.	5%	N/A	Urb Drees Costruction 100%
Thomas L. Guillozet Piqua, Ohio USA	Lawyer	Director	Director Versailles Savings and Loan Company	Partner Hanes Law Group	3%	N/A	Hanes Law Group - 25%
Jerome F. Bey III Versailles, Ohio USA	N/A	Vice President	Vice President Versailles Savings and Loan Company	N/A	1%	N/A	N/A
Cheryl J. Leach Versailles, Ohio USA	N/A	Vice President/CFO Corporate Secretary	Vice President/CFO Corporate Secretary Versailles Savings and Loan Company	N/A	1%	N/A	N/A