

Board of Governors of the Federal Reserve System

FEDERAL RESERVE
OF CLEVELAND



Annual Report of Holding Companies—FR Y-6

2016 JUN 16 1 A 8:50
STATISTICS & ANALYSIS
DEPARTMENT

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, 2014

Month / Day / Year

N/A

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

I, Roger L Moler

Name of the Holding Company Director and Official

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

BNB Bancorp, Inc.

Legal Title of Holding Company

225 W. Upper Lewisburg-Salem Road

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

Brookville

OH

45309

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Roger L Moler

President

Name

Title

937-833-2111

Area Code / Phone Number / Extension

937-833-4169

Area Code / FAX Number

rmoler@brookvillennial.com

E-mail Address

Roger L. Moler, President
Signature of Holding Company Director and Official

Date of Signature

3/17/15

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.

2560647

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

Annual Report of Bank Holding Companies (FRY-6) Report Item 1

BNB Bancorp, Inc. is not registered with the Securities and Exchange Commission.

Annual Report of Bank Holding Companies (FRY-6) Item 2a

Organizational Chart:

BNB Bancorp, Inc.
225 West Upper Lewisburg-Salem Road
Brookville, Ohio 45309 USA
Incorporated in Ohio
100% Ownership of

Brookville National Bank
225 West Upper Lewisburg-Salem Road
Brookville, Ohio 45309 USA
A National Banking Association Formed Under the Laws of the
United States

Companies Reportable on FRY-10 and Thus Reportable On The FRY-6

2 a (1)	Not Reportable On FRY-10
2 a (2)	Not Reportable On FRY-10
2 a (3)	Not Reportable On FRY-10
2 a (4)	No Such Holdings
2 a (5)	No Such Holdings
2 a (6)	No Such Holdings
2 a (7)	No Such Holdings

Additional Companies Reportable On The FRY-6

No Such Holdings

Companies Not Reportable On The FRY-6 Organization Chart

- (1) No Such Holdings
- (2) No Such Holdings
- (3) No Such Holdings
- (4) No Such Holdings
- (5) No Such Holdings
- (6) No Such Holdings
- (7) No Such Holdings
- (8) No Such Holdings
- (9) No Such Holdings
- (10) No Such Holdings

Annual Report of Bank Holding Companies (FRY-6) Item 2B

Submitted Early Via Email 3/14/15

Annual Report of Bank Holding Companies (FRY-6) Item 3

Shareholders:

(1) **Roger L. Moler**
Dayton, Ohio [REDACTED]
Country of Citizenship: United States
Number of Shares Owned: 33,430
Percentage: 11.96%

C E D E & CO.
P. O. Box 20
Bowling Green Station
New York, NY
Country of Citizenship: United States
Number of Shares Owned: 33,350
Percentage: 11.94%

Gary M. Roberts
Brookville, Ohio [REDACTED]
Country of Citizenship: United States
Number of Shares Owned: 14,280
Percentage: 5.11%

(2) **None**

Annual Report of Bank Holding Companies (FRY-6) Item 4

Directors and Officers:

(1) Directors:

Ernest Gebhart
Brookville, Ohio [REDACTED] USA

Dennis L. Cassel
Brookville, Ohio [REDACTED] USA

Roger L. Moler
Dayton, Ohio [REDACTED] USA

Carolyn Haney
Brookville, Ohio [REDACTED] USA

John F. McAdams
West Chester, Ohio [REDACTED] USA

Larry I. McGregor
Brookville, Ohio [REDACTED] USA

Gary M. Roberts
Brookville, Ohio [REDACTED] USA

- (2) **Ernest Gebhart:** Retired
Director BNB Bancorp, Inc.
And Brookville National Bank
- Dennis L. Cassel:** Owner Cassel Insurance Agency
Director BNB Bancorp, Inc. and
Brookville National Bank
- Roger L. Moler:** President & Chairman of the Board
BNB Bancorp, Inc. and Chairman of the
Board & CEO of Brookville National Bank
- Carolyn Haney:** Secretary & Treasurer, BNB Bancorp, Inc.,
President of Brookville National Bank

- John F. McAdams:** Retired Corporate President and Director
BNB Bancorp. Inc. and Brookville National
Bank
- Larry I. McGregor:** President McGregor & Associates, Inc.
and Director BNB Bancorp, Inc. and
Brookville National Bank
- Gary M. Roberts:** Vice President Roberts & Roberts, Inc.
and Vice Chairman of the Board, BNB
Bancorp, Inc. and Brookville National
Bank
- (3) **Ernest Gebhart:** Director, BNB Bancorp, Inc. and
Brookville National Bank.
- Dennis L. Cassel:** Director, BNB Bancorp, Inc. and
Brookville National Bank, Owner
Cassel Insurance Agency
- Roger L. Moler:** President & Chairman of the Board
BNB Bancorp, Inc. and Chairman of the
Board & CEO of Brookville National Bank
- Carolyn Haney:** Director, Secretary & Treasurer, BNB
Bancorp, Inc., President Brookville National
Bank
- John F. McAdams:** Director, BNB Bancorp, Inc. and
Brookville National Bank
- Larry I. McGregor:** Director, BNB Bancorp, Inc. and
Brookville National Bank, President
McGregor & Associates, Inc.
- Gary M. Roberts:** Vice Chairman of the Board, BNB
Bancorp, Inc. and Brookville National
Bank, Vice President Roberts & Roberts,
Inc.

(4)	(a)	Ernest Gebhart:	Shares Owned:	1,819
	(b)		Percentage Ownership:	.65%
	(c)		Subsidiaries:	-0-
			Other Business Company:	None
			Voting Securities Owned:	None
		Dennis L. Cassel:	Shares Owned:	2,735
			Percentage Ownership:	.98%
			Subsidiaries:	-0-
			Other Business Company:	Cassel Insurance Agency
			Voting Securities Owned:	100%
		Roger L. Moler:	Shares Owned:	33,430
			Percentage Ownership:	11.96%
			Subsidiaries:	-0-
			Other Business Company:	None
		Carolyn Haney:	Shares Owned:	1,200
			Percentage Ownership:	.43%
			Subsidiaries:	-0-
			Other Business Company:	None
		John F. McAdams:	Shares Owned:	3,583
			Percentage Ownership:	1.28%
			Subsidiaries:	-0-
			Other Business Company:	None
		Larry I. McGregor:	Shares Owned:	2,237
			Percentage Ownership:	.80%
			Subsidiaries:	-0-
			Other Business Company:	McGregor & Associates, Inc.
			Voting Securities Owned:	100%
		Gary M. Roberts:	Shares Owned:	14,280
			Percentage Ownership:	5.11%
			Subsidiaries:	-0-
			Other Business Company:	Roberts & Roberts, Inc.
			Voting Securities Owned:	50%

Results: A list of branches for your holding company: **BNA BANCCORP, INC. (250647) of BROOKVILLE, OH**.
 The data are as of **12/31/2014**. Data reflects information that was received and processed through **01/07/2015**.

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)	872015	BROOKVILLE NATIONAL BANK	225 UPPER LEWISBURG SALEM ROAD	BROOKVILLE	OH	43009	MONTGOMERY	UNITED STATES	9971	0	BROOKVILLE NATIONAL BANK	872015	
OK		Limited Service	876513	ARLINGTON ROAD BRANCH	121 HAV AVENUE	BROOKVILLE	OH	43009	MONTGOMERY	UNITED STATES	23161	1	BROOKVILLE NATIONAL BANK	872015	