

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.

I, Leo J. Miller

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

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 1248993
 C.I. _____

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

APPLE CREEK BANC CORP

Legal Title of Holding Company

3 W MAIN ST. PO BOX 237

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

APPLE CREEK OH 44606
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

HELEN M HICKS ASST. TREASURER

Name Title

330-698-2637

Area Code / Phone Number / Extension

330-698-4770

Area Code / FAX Number

hhicks@applecreekbank.com

E-mail Address

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

Report Item 1.a. 10-K Securities and Exchange

N/A

Report Item 1.b. Annual Report

Will be sent under separate cover

Report Item 2. Organizational Chart

Apple Creek Banc Corp
Apple Creek Ohio
Incorporated in Ohio

The Apple Creek Banking Company
Apple Creek Ohio
Incorporated in Ohio
100% Ownership

LEI is n/a, unless noted

Report Item 3 (1) Securities Holders

<u>Name</u>	<u>Country of Citizenship</u>	<u>Shares</u>	<u>% Shares</u>
Leonard Buckner Mt. Eaton OH, USA	USA	20320	29.58%
Patricia Foli Wooster OH, USA	USA	5000	7.28%
Scott R Schnell Iowa City IA, USA	USA	3964	5.77%

Report Item 3 (2)

N/A

Report Item 4. Insiders

<u>Name</u>	<u>Title</u>	<u>Other Business Principal Occupation</u>	<u>Country of Incorporation</u>	<u>Shares</u>	<u>% Shares</u>
Margo Broehl Wooster OH USA	Secretary/Director Secretary/Director 100% Owner	Apple Creek Banc Corp Apple Creek Banking Co Broehl Law Office	USA USA USA	1021 N/A N/A	1.49% N/A N/A
	50% Owner 50% Owner 33% Owner 5% Member	Townsend Antiques Pine St. LLC 1022 Heyl LLC Greenridge Drilling Fund	USA USA USA USA	N/A N/A N/A N/A	N/A N/A N/A N/A
Jay G Henthorne Jr. Wooster OH USA	Director Director 50% Owner	Apple Creek Banc Corp Apple Creek Banking Co. Henthorne Holdings LLC	USA USA USA	2525 N/A N/A	3.68% N/A N/A
Carol B Meek Loudonville OH USA	Director Director	Apple Creek Banc Corp Apple Creek Banking Co.	USA USA	65 N/A	0.09% N/A
Joe Durbin Wooster OH USA	Director Director	Apple Creek Banc Corp Apple Creek Banking Co.	USA USA	790 N/A	1.15% N/A
Alan Ratliff Wooster OH USA	Director Director 100% Owner/President 100% Owner/Member 100% Owner/Member 100% Owner/Member 100% Owner/Member 100% Owner/Member 100% Owner/Member 100% Owner/Member 100% Owner/Member	Apple Creek Banc Corp Apple Creek Banking Co. Ratliff Custom Homes Loral Investments LLC Loral Lowes Property LLC Loral Ontario Property LLC Loral Mount Vernon LLLC Loral Ashland Plaza LLC Loral Ashland Development LLC Crooked Creek Development LLC Deal Land Company LLC	USA USA USA USA USA USA USA USA USA USA USA	100 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	0.15% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
Chad M. Boreman Wooster OH USA	Director Director 100 % Owner/President 50% Owner/Member 50% Owner/Member 50% Owner/Member 7% Member	Apple Creek Banc Corp Apple Creek Banking Co. Boreman Cook Financial Services Becker Boreman Prop LLC Boreman Prop LLC 202 N Market St Bluehouse Development LLC	USA USA USA USA USA USA USA	1784 N/A N/A N/A N/A N/A N/A	2.60% N/A N/A N/A N/A N/A N/A
Andrei Dordea Wooster OH USA	Director Director Director of Finance 25% Partner	Apple Creek Banc Corp Apple Creek Banking Co. City of Wooster JAT Enterprises	USA USA USA USA	187 N/A N/A N/A	0.27% N/A N/A N/A
Richard J Miller Dalton OH USA	Treasurer/CFO SVP/CFO	Apple Creek Banc Corp Apple Creek Banking Co.	USA USA	10 N/A	0.01% N/A
Leo J Miller Wadsworth OH USA	President/Director President/CEO	Apple Creek Banc Corp Apple Creek Banking Co.	USA USA	77 N/A	0.11% N/A
Leonard Buckner Mt. Eaton OH, USA USA	Principal Shareholder	Retired	USA	20320	29.58%

Results: A list of branches for your depository institution: **APPLE CREEK BANKING COMPANY, THE (ID_RSSD: 213912)**.
 This depository institution is held by **APPLE CREEK BANC CORP (1248993)** of **APPLE CREEK, OH**.
 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)	213912	APPLE CREEK BANKING COMPANY, THE	3 WEST MAIN STREET	APPLE CREEK	OH	44606-023	WAYNE	UNITED STATES	Not Required	Not Required	APPLE CREEK BANKING COMPANY, THE	213912	
OK		Full Service	3358524	5091 MANCHESTER ROAD BRANCH	5091 MANCHESTER ROAD	AKRON	OH	44319	SUMMIT	UNITED STATES	184971	4	APPLE CREEK BANKING COMPANY, THE	213912	
OK		Full Service	3358533	3 WEST MAIN STREET	3 WEST MAIN STREET	APPLE CREEK	OH	44606	WAYNE	UNITED STATES	467	0	APPLE CREEK BANKING COMPANY, THE	213912	
OK		Full Service	3136302	BEACH CITY BRANCH	105 2ND AVENUE NORTHEAST	BEACH CITY	OH	44608	STARK	UNITED STATES	364400	5	APPLE CREEK BANKING COMPANY, THE	213912	
OK		Full Service	2381141	CANAL FULTON BRANCH	2414 LOCUST STREET SOUTH	CANAL FULTON	OH	44614	STARK	UNITED STATES	184970	3	APPLE CREEK BANKING COMPANY, THE	213912	
OK		Full Service	3358542	155 SOUTH MARKET STREET BRANCH	155 SOUTH MARKET STREET	WOOSTER	OH	44691	WAYNE	UNITED STATES	184969	2	APPLE CREEK BANKING COMPANY, THE	213912	
OK		Full Service	290717	MADISONBURG BRANCH	4500 CLEVELAND ROAD	WOOSTER	OH	44691	WAYNE	UNITED STATES	184968	1	APPLE CREEK BANKING COMPANY, THE	213912	