

FEDERAL RESERVE BANK  
OF CLEVELAND

Board of Governors of the Federal Reserve System



2016 JUL -8 A 11: 24

Annual Report of Holding Companies—FR Y-6  
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, 2015

Month / Day / Year  
N/A

I, J. MORROW RICHARDS

Name of the Holding Company Director and Official

CHAIRMAN

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

BATH COUNTY BANKING COMPANY

Legal Title of Holding Company

121 MAIN STREET/ P.O. BOX 575

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

OWINGSVILLE KY 40360

City State Zip Code

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.

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:

RODNEY M ROBINETTE CPA

Name Title

606-329-1811

Area Code / Phone Number / Extension

606-325-0590

Area Code / FAX Number

RROBINETTE@KGSGCPA.COM

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

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

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

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 Federal Reserve Bank Use Only

RSSD ID 1071735  
C.I. \_\_\_\_\_

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

**FORM FR Y-6  
BATH COUNTY BANKING COMPANY  
OWINGSVILLE, KENTUCKY  
FISCAL YEAR ENDING DECEMBER 31, 2015**

**REPORT ITEM**

- 1: N/A - See Front Page
- 2: Organizational Chart

**BATH COUNTY BANKING COMPANY  
OWINGSVILLE, KENTUCKY  
INCORPORATED IN KENTUCKY**

100%

**OWINGSVILLE BANKING COMPANY  
OWINGSVILLE, KENTUCKY  
INCORPORATED IN KENTUCKY**

**"LEI IS N/A, UNLESS NOTED"**

FORM FR Y-6  
December 31, 2015

Report Item 3: Securities Holders  
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/15

Shareholders 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

<u>(1)(a) Name &amp; Address (City, State, Country)</u>	<u>(1)(b) Country of Citizenship or Incorporation</u>	<u>(1)(c) Number and Percentage of Each Class of Voting Securities</u>	<u>(2)(a) Name &amp; Address (City, State, Country)</u>	<u>(2)(b) Country of Citizenship or Incorporation</u>	<u>(2)(c) Number and Percentage of Each Class of Voting Securities</u>
J. Morrow Richards Lexington, KY	USA	844 - 77.84% (Common stock includes 169 shares owned by Ella L. Richards Residuary Trust, J. Morrow Richards holds voting power in his position as Trustee of the trust)	N/A	N/A	N/A
Owingsville Cemetery Company Owingsville, KY	USA	77 - 7.10% Common Stock			

**FORM FR Y-6  
December 31, 2015**

**Report Item 4: Insiders**

**(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)**

<b>(1) Names &amp; Address (City, State, Country)</b>	<b>(2) Principal Occupation if Other than with Holding Company</b>	<b>(3)(a) Title &amp; Position with Bank Holding Company</b>	<b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>	<b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>	<b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>	<b>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</b>	<b>(4)(c) 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)</b>
J. Morrow Richards Lexington, KY	N/A	Chairman, President & Director	Chairman & Director (Owingsville Banking Company)	N/A	77.84%	N/A	N/A
Michael Q. Shields Mt. Sterling, KY	N/A	Vice President & Director	Director (Owingsville Banking Company)	N/A	.1%	N/A	N/A
Earl Rogers, Jr. Owingsville, KY	Farmer	Director	Director (Owingsville Banking Company)	N/A	.1%	N/A	N/A
Thomas N. Richards Lexington, KY	N/A	Secretary	Executive Vice- President, CEO & Director (Owingsville Banking Company)	N/A	.1%	N/A	N/A

Results: A list of branches for your holding company: BATH COUNTY BANKING COMPANY (1071735) of OWINGSVILLE, KY.  
 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)	492810	OWINGSVILLE BANKING COMPANY	49 WEST MAIN STREET	OWINGSVILLE	KY	40360	BATH	UNITED STATES	6188	0	OWINGSVILLE BANKING COMPANY	492810	
OK		Full Service	1214402	BRENDAN BRANCH	33 MILLER SHOPPING PLAZA	OWINGSVILLE	KY	40360	BATH	UNITED STATES	220807	1	OWINGSVILLE BANKING COMPANY	492810	
OK		Full Service	3745861	SALT LICK BRANCH	21 MAIN STREET	SALT LICK	KY	40371	BATH	UNITED STATES	470115	2	OWINGSVILLE BANKING COMPANY	492810	