

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK  
 OF CLEVELAND

SEP 30 A 8:06

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

NA

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

I, Richard Wehrle (Conservator for James Brown)

Name of the Holding Company Director and Official

Chairman of the Board

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Farmers Deposit Bancorp, Inc.

Legal Title of Holding Company

101 E. Pike Street, PO Box 188

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

Cynthiana

KY

41031

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:

Michael Dinsmore

CFO

Name

Title

859-235-2151

Area Code / Phone Number / Extension

859-234-6737

Area Code / FAX Number

mdinsmore@farmersdepositbankky.com

E-mail Address

NA

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

James A. Brown  
 by Richard Wehrle Conservator

Signature of Holding Company Director and Official

9/23/16

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.

1071511

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

**Results:** A list of branches for your holding company: FARMERS DEPOSIT BANCORP, INC. (1071511) of CYNTHIANA, 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)	842116	FARMERS DEPOSIT BANK	386 WEST MAIN STREET	CARLISLE	KY	40311-1114	NICHOLAS	UNITED STATES	213	0	FARMERS DEPOSIT BANK	842116	OK
OK		Full Service	854418	DOWNTOWN BRANCH	MAIN STREET & PIKE STREET	CYNTHIANA	KY	41031	HARRISON	UNITED STATES	1735	2	FARMERS DEPOSIT BANK	842116	OK
OK		Full Service	856515	SOUTHSIDE BRANCH	698 U.S. HIGHWAY 27 SOUTH	CYNTHIANA	KY	41031	HARRISON	UNITED STATES	193847	3	FARMERS DEPOSIT BANK	842116	OK
OK		Full Service	3203633	BOURBON BRANCH	2106 ROCKY DRIVE	PARIS	KY	40361	BOURBON	UNITED STATES	419558	4	FARMERS DEPOSIT BANK	842116	OK

**FARMERS DEPOSIT BANCORP, INC.**  
**FORM FR Y-6 Year ending December 31, 2015**

**Report item 1** -An annual report is not prepared.

**Report item 2 (a)**- Organization Chart

FARMERS DEPOSIT BANCORP, INC.  
P.O. Box 188  
Cynthiana, KY 41031  
Incorporated in Cynthiana, Kentucky

Farmers Deposit Bank  
P O Box 31  
Carlisle, KY. 40311  
Incorporated in Kentucky  
100% of stock owned

This is the only business owned by the holding company.  
LEI is N/A, unless stated otherwise

**Report Item 2(b)** Domestic Branch list  
Submitted via online filing 3/08/2016

**Report item 3** Shareholders

**3(1)**

James A. Brown  
Cynthiana, KY [REDACTED] USA, Citizen of the United States of America  
21,213 shares of common stock, 100% of shares

**3(2)**

None

**Report Item 4 - Insiders**

James A. Brown, Principal Shareholder  
Cynthiana, KY [REDACTED] USA  
21,213 shares of common stock, 100% of shares

**4(C)**

James A. Brown Enterprises – 100%  
Redd Brown Williams Construction – 100%  
Brown Ambulance Service – 100%  
Brown & Gasser Thrift Food Mart – 100%  
Martins Rest Home – 100%  
JAB Services – 100%  
J.B. Finance-100%  
JMB Foundation Manager – 100%  
JMB Foundation Thrift – 100%  
JMB Foundation GH – 100%  
JMB Foundation RBW – 100%  
JMB Foundation Southside – 100%  
JMB Foundation Cynthiana – 100%  
JMB Foundation Carlisle – 100%  
JMB Foundation Paris – 100%  
JMB Foundation Paintsville – 100%  
JMB Foundation J-Mar – 100%  
JMB Foundation Farm – 100%

JMB Foundation FSA – 100%

W. Brent Hoptry

Cynthiana, KY [REDACTED] USA, Director of holding company, President and Chairman of the Board of Farmers Deposit Bank,

4(C)

None

Harry T. Richart III

Lexington, KY [REDACTED] USA, Director of holding company and Farmers Deposit Bank, Retired Banker

4(C)

None

Steve Singleton

Lexington, KY [REDACTED] USA, Director of holding company and Farmers Deposit Bank, Retired CFO

4(C)

Singleton Colby Station, LLC – 100%

David Melcher

Cynthiana, KY [REDACTED] USA, Director of Farmers Deposit Bank, Retired Judicial

4(C)

None

Dr. Robert Sparks

Carlisle, KY [REDACTED] USA, Director of Farmers Deposit Bank, Retired Dentist

4(C)

None

Dawn C. Letcher

Carlisle, KY [REDACTED] USA, Director of Farmers Deposit Bank, County Attorney

4(C)

None