

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

RECEIVED
 SUPERVISOR & REGULATION
 28 MAR 23 PM 12:59
 FEDERAL RESERVE BANK
 OF CLEVELAND

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

NONE

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

Reporter's Name, Street, and Mailing Address

Home City Financial Corporation

Legal Title of Holding Company

2454 North Limestone St.

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

Springfield	OH	45503
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donna M. Williams	EVP Operations, CFO
Name	Title

937-342-4272

Area Code / Phone Number / Extension

937-390-0879

Area Code / FAX Number

dmwilliams@homecityfederal.com

E-mail Address

www.homecityfederal.com

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

I, J. William Stapleton

Name of the Holding Company Director and Official

Home City Financial Corporation

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.

J. William Stapleton

Signature of Holding Company Director and Official

03/22/2016

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.

2589406

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)

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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City State Zip Code

Physical Location (if different from mailing address)

Results: A list of branches for your depository institution: **HOME CITY FEDERAL SAVINGS BANK (ID_RSSD: 605973)**.
 This depository institution is held by **HOME CITY FINANCIAL CORPORATION (2589406)** of **SPRINGFIELD, OH**.
 The data are as of **03/31/2016**. Data reflects information that was received and processed through **04/05/2016**.

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>.

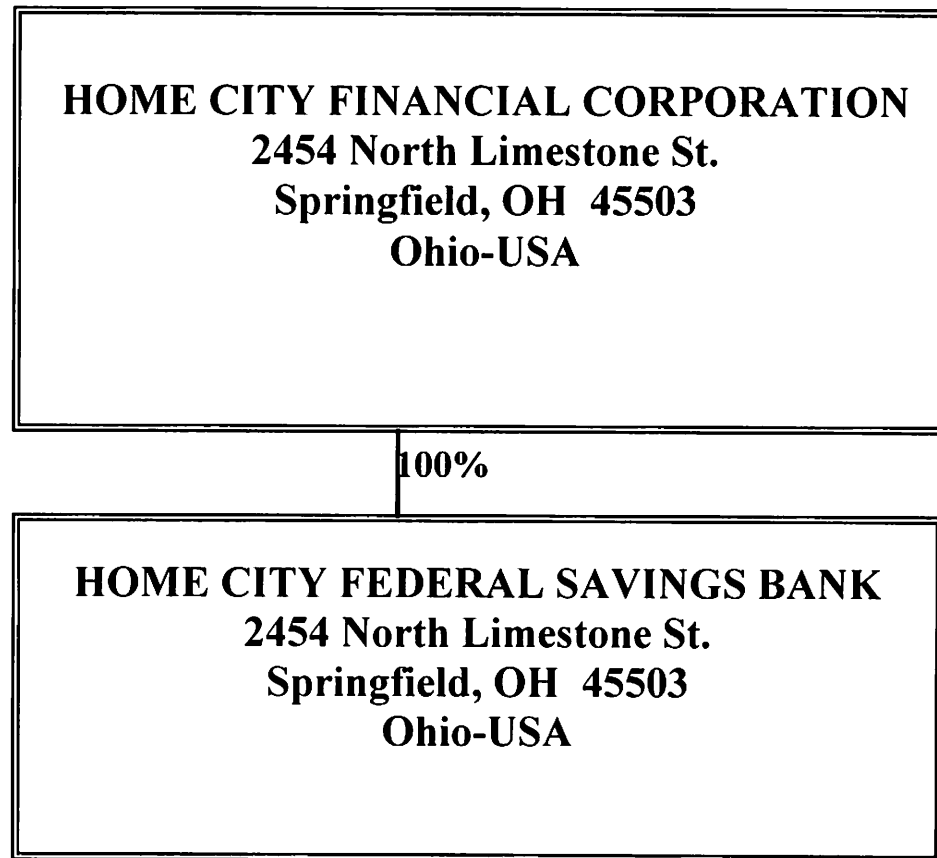
* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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)	605973	HOME CITY FEDERAL SAVINGS BANK	2454 NORTH LIMESTONE STREET	SPRINGFIELD	OH	45503	CLARK	UNITED STATES	41388	0	HOME CITY FEDERAL SAVINGS BANK	605973	
OK		Full Service	3085231	DOWNTOWN OFFICE	63 WEST MAIN STREET	SPRINGFIELD	OH	45502	CLARK	UNITED STATES	464120	1	HOME CITY FEDERAL SAVINGS BANK	605973	

**FORM FR Y-6
HOME CITY FINANCIAL CORPORATION
FISCAL YEAR ENDING DECEMBER 31, 2015**

Report Item 2a

1. The bank holding company prepares an annual report for its shareholders.
2. Organizational chart below.



LEI is N/A Unless Noted

Word/Misc/Organizational chart for donna 12 20 12

Form FR Y-6
HOME CITY FINANCIAL CORPORATION
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014

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 12-31-2014

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
J. William Stapleton Springfield, OH [REDACTED] USA	USA	31,078 Options 3.87% 19,142 Common Stock 2.39%	NONE		

Form FR Y-6
HOME CITY FINANCIAL CORPORATION
 Fiscal Year Ending December 31, 2015

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

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25 or more of voting securities are held (List names of companies and percentages of voting securities are held)
John D. Conroy Springfield, OH [REDACTED] USA	Funeral Director	Director/Chairman	Home City Federal Savings Bank of Springfield Director/Chairman	Owner Conroy Funeral Home Springfield, OH	3.05	N/A	N/A
Daniel Hammerele Springfield, OH [REDACTED] USA	Retired Pharmacist	Director	Home City Federal Savings Bank of Springfield Director	Retired Harding Road Pharmacy Springfield, Oh	1.18	N/A	N/A
Glenn W. Collier Springfield, OH [REDACTED] USA	Attorney	Director	Home City Federal Savings Bank of Springfield Director	Retired Martin, Browne and Harper Law Firm Springfield, OH	.93	N/A	N/A
J. William Stapleton Springfield, OH [REDACTED] USA	N/A	Director, President, CEO	Home City Federal Savings Bank of Springfield Director, President, CEO	N/A	6.27	N/A	N/A
Matthew C. Mullen Springfield, OH [REDACTED]	CPA	Director	Home City Federal Savings Bank of Springfield Director	CPA Groeber Bennett Mullen Feltner Accounting Firm Springfield, OH	0.00	N/A	N/A
Don E. Lynam Springfield, OH [REDACTED] USA	N/A	EVP	EVP - Lending	N/A	1.98	N/A	N/A
Donna M. Williams So. Vienna, OH [REDACTED] USA	N/A	EVP, Secretary	EVP, CFO, Director of Operations	N/A	1.61	N/A	N/A