



Independence Bank

4401 Rockside Road, PO Box 318048, Independence, Ohio 44131-8048
Telephone: (216) 447-1444 - Fax: (216) 447-1337

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2016 MAR -1 PM 3: 28
FEDERAL RESERVE BANK
OF CLEVELAND

February 24, 2016

Statistics & Analysis Dept.
Federal Reserve Bank of Cleveland
1445 East 6th St
Cleveland OH 44114-2517

To Whom it May Concern:

Attached is the fry-6 for Independence BancCorp. The annual report has not been completed, therefore we have attached the financials as of 12/31/2015. We will forward the annual report upon completion.

If you have any questions, please contact me at 216-901-5561.

Sincerely,

Candy Meluch
Independence Bank
Controller

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.

1. Christopher W. MACK
 Name of the Holding Company Director and Official
Chairman of the Board
 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]
 Signature of Holding Company Director and Official
2/24/15
 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 1070970
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
12/31/15
 Month / Day / Year
"NONE"
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Independence Bancorp
 Legal Title of Holding Company
4401 Rockside Rd PO Box 318048
 (Mailing Address of the Holding Company) Street / P.O. Box
Independence OH 44131
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Candy Meluch Controller
 Name Title
216-901-5561
 Area Code / Phone Number / Extension
216-520-2454
 Area Code / FAX Number
cmeluch@theindepbank.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

Results: A list of branches for your depository institution: **INDEPENDENCE BANK (ID_RSSD: 956527)**.
 This depository institution is held by **INDEPENDENCE BANCCORP (1070970)** of **INDEPENDENCE, 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)	956527	INDEPENDENCE BANK	4401 ROCKSIDE RD	INDEPENDENCE	OH	44131-216	CUYAHOGA	UNITED STATES	16032	0	INDEPENDENCE BANK	956527	

Report Item 2a: Organization Chart

INDEPENDENCE BANCCORP

Independence, OH
Incorporated in Ohio

100% Owned Subsidiaries

All Others

Independence Bank (Independence, Ohio)
Incorporated in Ohio

None

Independence Equipment (Independence, Ohio)
Leasing Company
Incorporated in Ohio

Report Item 2(b)

Report Item 3 (1): Shareholders

A.

B.

C.

Louie J. Zeitler
Richfield, Ohio [REDACTED]

OH

6,393 Shares
7.2%

Christopher W. Mack
Bedford, Ohio

OH

6,347 Shares
7.1%

Joseph J. Tartabini
Aurora, Ohio [REDACTED]

OH

5,663 Shares
6.3%

Report Item 3(2): N/A

INDEPENDENCE BANCCORP

1 Name, City State Country	2 Principal occupation if other than with holding co.	3 (a) Title & Position with holding co.	3 (b) Title & position with subsidiaries	3 (c) Title & Position with other businesses	4. (a) Percentage of voting shares in holding co.	4. (b) % of voting Shares in subsidiaries	4. (c) List Names of other companies (include Ptnshp if 25% or more of voting securities are held. List names of companies and percentage of voting securities held.
Christopher W. Mack Bedford, Ohio, USA	N/A	Chairman of the Board & President	C.E.O. and President	None	6,347 - 7.1% common stock	N/A	0
Joseph J. Tartabini Tartabini Family Enterprises Aurora, Ohio, USA	President, United Survey, Inc. OH, USA	Director	Director of Bank	A) Managing Member - Tartabini Family Ent. B) Managing Member - Oakwood Properties, LTD. C) Member - Twins Center Properties D) Gateway Properties LTD - Partnership E) Vine Plaza Limited Partnership F) 6060 Mayfield Rd Ltd - Limited Partnership	5,663 6.3% common stock	N/A	A) Tartabini Family Ent. 40% B) Oakwood Properties - 100% C) Twins Center Properties -25%
Louie J. Zeitler Richfield OH, USA	President, Die-Matic Corp OH, USA	Director	None	A) CEO - Die-Matic Corp.	6393 - 7.2% common stock	N/A	A)
Nicholas J. Oleff Brecksville, Ohio, USA	President Jay-O-Machine OH, USA	Director	Director of Bank	A) President, Jay-O Properties	2,582 - 2.9% common stock	N/A	A) Jay- O Properties - 100%
Thomas Ganley Brecksville, Ohio, USA	CEO: Pres: Chairperson OH, USA	Director	Director of Bank	A) Owner - Ganley Auto Group B) Owner - Heritage Corp C) Owner - Eastway Ins Inc.			A) Ganley Auto Group - 100% B) Heritage Corp - 100% C) Eastway Ins -100%
Russell G. Fortlage Independence, Ohio, USA	Retired OH, USA	Director	Director of Bank	None	2,303 - 2.60% common stock	N/A	0