

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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 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.

I, William M. Tuttamore
 Name of the Holding Company Director and Official
President - CEO and 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]
 Signature of Holding Company Director and Official
 02/08/2016
 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 2375449
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
 Month / Day / Year
 LEI - NA
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Marblehead Bancorp
 Legal Title of Holding Company
709 W. Main St.
 (Mailing Address of the Holding Company) Street / P.O. Box
Marblehead OH 43440
 City State Zip Code
Same
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
William M. Tuttamore President - CEO
 Name Title
419-734-4471
 Area Code / Phone Number / Extension
419-734-9352
 Area Code / FAX Number
william.tuttamore@marbleheadbank.com
 E-mail Address
NA
 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

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.

NONE

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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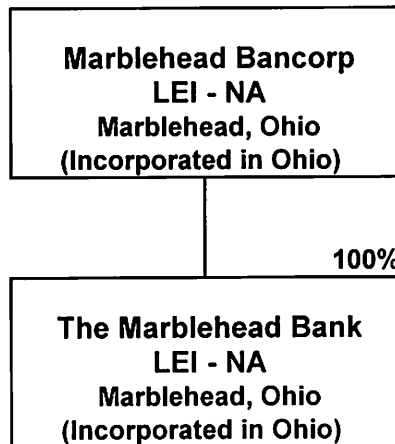
Physical Location (if different from mailing address)

Form FR Y-6
Marblehead Bancorp
Marblehead, Ohio
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its shareholders. (Copies Attached)

2a: Organizational Chart



2b: Submitted via email on February 08, 2016 (Copy Attached)

2b.

Results: A list of branches for your depository institution: MARBLEHEAD BANK, THE (ID_RSSD: 513920). This depository institution is held by MARBLEHEAD BANCORP (2375449) of MARBLEHEAD, 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	12/31/2015	Full Service (Head Office)	513920	MARBLEHEAD BANK, THE	709 WEST MAIN STREET	MARBLEHEAD	OH	43440	OTTAWA	UNITED STATES	6306	0	MARBLEHEAD BANK, THE	513920	LEI -NA
ok	12/31/2015	Full Service	3358878	DANBURY TOWNSHIP BRANCH	259 SOUTH BRIDGE ROAD	MARBLEHEAD	OH	43440	OTTAWA	UNITED STATES	221449	1	MARBLEHEAD BANK, THE	513920	LEI -NA
ok	12/31/2015	Limited Service	3659922	NORTHSHORE BRANCH	9400 NORTH SHORE BOULEVARD	MARBLEHEAD	OH	43440	OTTAWA	UNITED STATES	357071	2	MARBLEHEAD BANK, THE	513920	LEI -NA

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ok	12/31/2015	Limited Service	3659922	NORTHSHORE BRANCH	9400 NORTH SHORE BOULEVARD	MARBLEHEAD	OH	43440	OTTAWA	UNITED STATES	357071		2	MARBLEHEAD BANK, THE	513920	LEI-NA

Form FR Y-6
Marblehead Bancorp
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 12-31-2015.			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 12-31-2015.		
(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
Thomas G. Lane Declaration of Trust Thomas G. Lane, Trustee Lakeside, Ohio	USA	4,505 - 17.69% Common Stock	None		
John Lane Columbus OH	USA	30 - .12% Common Stock			
Rex Lane Otsego Mi	USA	30 - .12% Common Stock			
Jennifer Stepleton Lima OH	USA	30 - .12% Common Stock			
Family Totals:		4,595 - 18.04% Common Stock			
Michelle A. Lane Groveport Ohio	USA	2,500 - 9.8% Common Stock			
Patricia A. Shupp Sandusky Ohio	USA	1,500 - 5.89% Common Stock			
Georgiann H. Kitchen Columbus Ohio	USA	500 - 1.96% Common Stock			
Family Totals:		4,500 - 17.68% Common Stock			
Diane L. Mutach Devries Kaitlan Devries Grosse Pointe MI	USA USA	1,931 - 7.58% Common Stock 145 - .57% Common Stock			
Family Totals:		2, 076 - 8.15% Common Stock			
Pamela A. Lane Carpentersville, Illinois	USA	3,880 - 15.23% Common Stock			
CEDE & Company Murray Family IRA Sandusky OH	USA	1,800 - 7.07% Common Stock			
Thomas L. Mutach Fairfield OH	USA	1,759 - 6.91% Common Stock			
Jacqueline A. Bird Marblehead Ohio	USA	1,750 - 6.87% Common Stock			
Clifford A. Wallon Trust The Villages, Florida	USA	1,380 - 5.42% Common Stock			

Form FR Y-6
Marblehead Bancorp
Fiscal Year Ending December 31, 2015

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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 Business (include names of other business)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names and percentage of voting securities held)
Thomas G. Lane (John, Rex, Jennifer) Lakeside, Ohio	N/A	Chairman	Chairman (Marblehead Bank)	N/A	17.69% 0.35%	None	N/A
(Family Total %)**					18.04%		
Michelle A. Lane Groveport Ohio	N/A	N/A	N/A	N/A	9.80%	None	N/A
Patricia A Shupp Sandusky Ohio	N/A	N/A	N/A	N/A	5.89%	None	N/A
Georgiann H. Kitchens Lakewood OH	N/A	N/A	N/A	N/A	1.96%	None	N/A
(Family Total %)**					17.68%		
Pamela A. Lane ** Carpentersville, IL	N/A	N/A	N/A	N/A	15.23%	None	N/A
Jacqueline A. Bird Marblehead, Ohio	Dir. of Social Services Ohio Veterans Home	Director	Director (Marblehead Bank)	N/A	6.87%	None	N/A
Tyler L. Brown Marblehead, Ohio	Manager Brown Dairy	Director	Director (Marblehead Bank)	Partner Brown Brothers Investment LLC Marblehead, Ohio	0.02%	None	Brown Brothers Investment LLC 50%
John E. Starcher Marblehead, Ohio	Plumbing and Heating Starcher Enterprises	Director Secretary	Director (Marblehead Bank)	President Starcher Enterprises Marblehead Ohio	1.37%	None	Starcher Enterprises 100%
Judith L. Smolk Marblehead Ohio	Secretary St. Joseph Church	Director	Director (Marblehead Bank)	N/A	2.27%	None	N/A
William M. Tuttamore Marblehead, Ohio	N/A	Director President	Director/Secretary President - CEO (Marblehead Bank)	N/A	0.79%	None	N/A
Lori M. Fletcher Marblehead, Ohio	N/A	N/A	Asst. VP (Marblehead Bank)	N/A	0.04%	None	N/A
Deborah K. Stephens Lakeside, Ohio	N/A	Treasurer	VP Cashier (Marblehead Bank)	N/A	0.06%	None	N/A
Patricia Pepa Marblehead Ohio	N/A	N/A	VP Operations (Marblehead Bank)	N/A	0.24%	None	N/A
Peter Schwager Marblehead Ohio	N/A	N/A	Asst. VP (Marblehead Bank)	N/A	0.04%	None	N/A

** Note Information is provided because they are considered a family group or "principle shareholder" of the bank holding company.