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FEDERAL RESERVE BANK OF KANSAS CITY

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.

Date of Report (top-tier holding company's fiscal year-end):

June 30, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Versailles Financial Corporation

Legal Title of Holding Company

10413 Kley Road/PO Box 92

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

Versailles

OH

45380

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jerome F. Bey III

President/CEO/Director

Name

Title

937-526-4515

Area Code / Phone Number / Extension

937-526-5048

Area Code / FAX Number

jbey@versaillesavingsbank.com

E-mail Address

www.versaillesfinancialcorp.com

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

I, Jerome F. Bey III

Name of the Holding Company Director and Official

President/CEO/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 of Holding Company Director and Official

9/24/2015

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.

4151544

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."

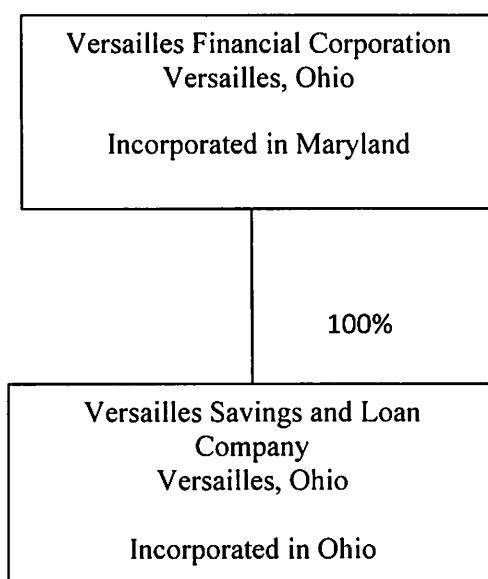
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Form FR Y-6

Versailles Financial Corporation
Versailles, Ohio
Fiscal Year Ending June 30, 2015

Report Item

- 1: The savings and loan holding company prepares an annual report for its security holders and is not registered with the SEC. As specified by the responsible Reserve Bank, one copy is enclosed.
- 2a: Organizational Chart



- 2b: Domestic branch listing provided to the Federal Reserve Bank.

Form FR Y-6
Versailles Financial Corporation
Fiscal Year Ending June 30, 2015

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2015			Securities holders 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 6-30-2015		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
Edward L. Borchers Russia, Ohio	USA	32,100 - 7% Common Stock	N/A	N/A	N/A
James C. Poeppelman Versailles, Ohio	USA	33,800 - 8% Common Stock			
Douglas P. Ahlers Versailles, Ohio	USA	32,600 - 7% Common Stock 2,012 - 1% Options on Common Stock			
Kevin Drees Versailles, Ohio	USA	25,500 - 6% Common Stock			
Julie Boring Versailles, Ohio	USA	25,000 - 6% Common Stock			
Cede & Co. New York, NY	USA	88,100 - 20% Common Stock			

Form FR Y-6
Versailles Financial Corporation
Fiscal Year Ending June 30, 2015

Report Item 4: Insiders

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (including names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of 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)
Edward L. Borchers Russia, Ohio USA	N/A	Director Chairman	Director Chairman Versailles Savings and Loan Company	Director Superior Aluminum	7%	N/A	N/A
James C. Poeppelman Versailles, Ohio USA	Aggregates	Director	Director Versailles Savings and Loan Company	Pres-CF Poeppelman Pres-Pepco Leasing Partner-Poeppelman Agg.	8%	N/A	CF Poeppelman - 60% Pepco Leasing - 60% Poeppelman Aggregates - 50%
Douglas P. Ahlers Versailles, Ohio USA	N/A	Director	Director Versailles Savings and Loan Company	N/A	8%	N/A	N/A
Kevin Drees Versailles, Ohio USA	Residential Const.	Director	Director Versailles Savings and Loan Company	Pres-Urb Drees Constr. Partner-KBK Develop.	6%	N/A	Urb Drees Costruction - 100% KBK Development - 33%
Thomas L. Guillozet Piqua, Ohio USA	Lawyer	Director	Director Versailles Savings and Loan Company	Partner-Hanes Law Grp. Partner-Darke Co Land Title Agency	4%	N/A	Hanes Law Group - 25% Darke Co. Land Title - 25%
Jerome F. Bey III Versailles, Ohio USA	N/A	Director President/CEO	Director President/CEO Versailles Savings and Loan Company	N/A	1%	N/A	N/A
Cheryl J. Leach Versailles, Ohio USA	N/A	Vice President/CFO Corporate Secretary	Vice President/CFO Corporate Secretary Versailles Savings and Loan Company	N/A	1%	N/A	N/A