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.

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, 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
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
7/20/15

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
C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0397), Washington, DC 20503.

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

December 31, 2014
Month / Day / Year

None
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Farmers Deposit Bancorp, Inc.
Legal Title of Holding Company
101 E. Pike Street, P.O. Box 188
(Mailing Address of the Holding Company) Street / P.O. Box
Cynthiana
KY
41031
City State Zip Code

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

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:
☐ No

☐ 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."

10/2014
FARMERS DEPOSIT BANCORP, INC.
FORM FRY-6 Year ending December 31, 2014

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.

Report Item 2(b) Domestic Branch list
Submitted via online filing 3/09/2015

Report item 3 Shareholders

3(1)
James A. Brown
Cynthiana, KY 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 USA
21,213 shares of common stock, 100% of shares

W. Brent Hoptix
Cynthiana, KY USA, Director, President and Chairman of the Board of Farmers Deposit Bank,
Director of Deposit Bank of Carlisle

Harry T. Richart III
Lexington, KY USA, Director of holding company and Farmers Deposit Bank, Retired Banker

Steve Singleton
Lexington, KY USA, Director of holding company and Farmers Deposit Bank, Retired CFO

David Melcher
Cynthiana, KY USA, Director of Farmers Deposit Bank, Retired Judicial

Dr. Robert Sparks
Carlisle, KY USA, Director of Farmers Deposit Bank, Retired Dentist
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 and 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 UNNUM, Office Number, and ID RSSD columns are for reference only. Verification of these values is not required.