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(b) of the International Banking Act (12 U.S.C. § 3106(b)); 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. R. E. Coffman, Jr.
Name of the Holding Company Director and Official
President & CEO
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 Officer
06/30/2015

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: 4303969
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year
N/A

Reporters’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’s Name, Street, and Mailing Address
Poage Bankshares, Inc
P. O. Box 509
(Mailing Address of the Holding Company) Street / P.O. Box
Ashland, KY
City
State
Zip Code
41105-0509

Physical Location (if different from mailing address)
1500 Carter Avenue, Ashland, KY 41101

Person to whom questions about this report should be directed:
Jeff Clark
Sr. VP & Controller
Name
Title
606-326-2916
Area Code / Phone Number / Extension
606-324-7197
Area Code / FAX Number
jclark@townsquarebank.com
E-mail Address
N/A

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

Public reporting burden for this information collection is estimated to vary from 1 to 10 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required format 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 (7100-0297), Washington, DC 20503.
Form FR Y-6

Poage Bankshares, Inc.
Ashland, KY
Fiscal Year Ending December 31, 2014

Report Item

1: The savings and loan holding company prepares the annual report on form 10-K and is registered with the SEC. (Copy of form 12/31/14 10-K is included)

2a: Organizational Chart

2b: Domestic branch listing provided to the Federal Reserve Bank by e-mail on 3/27/15.
Results: A list of branches for your depository institution: TOWN SQUARE BANK (ID_RSSD: 1011076).
This depository institution is held by POAGIE BANKSHARES, INC. (4303969) of ASHLAND, KY.
The data are as of 12/31/2014. Data reflects information that was received and processed through 03/07/2015.

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 UNNUM, Office Number, and ID_RSSD are for reference only. Verification of these values is not required.

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<th>Branch ID_RSSD</th>
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<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
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<td>ASHLAND</td>
<td>KY</td>
<td>41101</td>
<td>BOYD</td>
<td>UNITED STATES</td>
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Form FR Y-6
Poage Bankshares, Inc.
Fiscal Year Ending December 31, 2014

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 12-31-13

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
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<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and percentage of Each Class of Voting Shares</td>
</tr>
<tr>
<td>Home Federal Savings and Loan ESOP Ashland, KY, USA</td>
<td>USA</td>
<td>269,409 - 6.95% Common Stock</td>
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<tr>
<td>Maltese Capital Management, LLC New York, NY, USA</td>
<td>USA</td>
<td>205,400 - 5.30% Common Stock</td>
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<tr>
<td>Joseph Stilwell New York, NY, USA</td>
<td>USA</td>
<td>374,708 - 9.67% Common Stock</td>
</tr>
<tr>
<td>Wellington Management Group LLP Boston, MA, USA</td>
<td>USA</td>
<td>315,817 - 8.15% Common Stock</td>
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</tbody>
</table>

(2)(a)                        | (2)(b)                        | (2)(c)                        |
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<thead>
<tr>
<th></th>
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<th></th>
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<tbody>
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<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and percentage of Each Class of Voting Shares</td>
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<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title and Position with Holding company</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-------------------------------------------------------</td>
<td>----------------------------------------</td>
</tr>
<tr>
<td>Ralph E. Coffman, Ashland, KY, USA</td>
<td>President, Chief Executive Officer &amp; Director</td>
<td>Chief Executive Officer &amp; Director</td>
</tr>
<tr>
<td>Darryl E. Akers, Ashland, KY, USA</td>
<td>Director</td>
<td>Consultant</td>
</tr>
<tr>
<td>James W. King, Ashland, KY, USA</td>
<td>EVP &amp; Chief Information Officer</td>
<td>EVP &amp; Chief Information Officer</td>
</tr>
<tr>
<td>Jeffery W. Clark, Proctonville, OH, USA</td>
<td>Sr. Vice President &amp; Controller</td>
<td>Sr. Vice President &amp; Controller</td>
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<tr>
<td>Miles R. Armentrout, Springboro, OH, USA</td>
<td>EVP &amp; Chief Credit Officer</td>
<td>EVP &amp; Chief Credit Officer</td>
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<tr>
<td>Thomas P. Carver, Franklin Furnace, OH, USA</td>
<td>Chairman- Director</td>
<td>Chairman- Director</td>
</tr>
<tr>
<td>Everette B. Geveden, Ashland, KY, USA</td>
<td>Physician</td>
<td>Director</td>
</tr>
<tr>
<td>Stuart N. Moore, Ashland, KY, USA</td>
<td>Real Estate Management</td>
<td>Director</td>
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<tr>
<td>Charles W. Robinson, Ashland, KY, USA</td>
<td>Public Accounting</td>
<td>Director</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title and Position with Holding company</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------------------------------------------</td>
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<tr>
<td>Thomas Burnettte, Ashland, KY, USA</td>
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<td>Director</td>
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<tr>
<td>John C. Stewart, Jr., Ashland, KY, USA</td>
<td>N/A</td>
<td>Director</td>
</tr>
<tr>
<td>F. Jane Gilkerson, Kenova, WV, USA</td>
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<td>EVP &amp; Chief Financial Officer</td>
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<tr>
<td>Bruce VanHorne, Ashland, KY, USA</td>
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<td>EVP</td>
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