# Board of Governors of the Federal Reserve System



2015 AUG 27 PM 3: 23

# 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.

#### I, William Bramblet

Name of the Holding Company Director and Official

### Director/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.

Trules 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

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

Date of Report (top-tier holding company's fiscal year-end): **December 31, 2014** Month / Day / Year N/A Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Traditional Bancorporation, Inc. Legal Title of Holding Company 49 W. Main St., P O Box 326 (Mailing Address of the Holding Company) Street / P.O. Box 40353 Mt. Sterling KY Zip Code State Physical Location (if different from mailing address) Person to whom questions about this report should be directed: Michael Hendrix CFO

Name Title

859-498-0414 20104

Area Code / Phone Number / Extension

859-497-9283

mike hendrix@traditionalbank.com

E-mail Address

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

Area Code / FAX Number

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

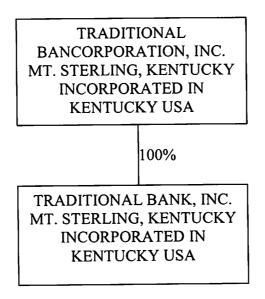
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments 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 (7100-0297), Washington, DC 20503.

### Form FR Y-6

## Traditional Bancorporation, Inc Mt. Sterling, Kentucky Fiscal Year Ending December 31, 2014

# **Report Item**

- 1: Annual Report to Shareholders is not prepared.
- 2: Organizational Chart



Subsidiary is 100% owned by Traditional Bancorporation, Inc.

## Form FR Y-6

# Traditional Bancorporation, Inc Mt. Sterling, Kentucky Fiscal Year Ending December 31, 2014

Report Item 2b: Submitted via e-mail on 3/24/2015.

Results: A list of branches for your depository institution: TRADITIONAL BANK, INC. (ID\_RSSD: 786210).

This depository institution is held by TRADITIONAL BANCORPORATION, INC. (1070420) of MOUNT STERLING, KY.

The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

#### 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 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)	786210	TRADITIONAL BANK, INC.	49 WEST MAIN ST.	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	1753	(	TRADITIONAL BANK, INC.	786210	)
ОК		Full Service	478711	MENIFEE COUNTY BRANCH	114 MAIN STREET	FRENCHBURG	KY	40322	MENIFEE	UNITED STATES	193941	3	TRADITIONAL BANK, INC.	786210	)
OK		Full Service	479213	JEFFERSONVILLE BRANCH	7880 MAIN STREET	JEFFERSONVILLE	KY	40337	MONTGOMERY	UNITED STATES	193944	6	TRADITIONAL BANK, INC.	786210	)
ОК		Full Service	3313439	PALOMAR CENTRE BRANCH	3720 PALOMAR CENTRE DRIVE	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	56296	8	TRADITIONAL BANK, INC.	786210	
ОК		Full Service	3408531	PALUMBO BRANCH	2801 PALUMBO DRIVE	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	446277	12	TRADITIONAL BANK, INC.	786210	,
ОК		Full Service	2392857	SHORT STREET BRANCH	163 WEST SHORT STREET SUITE 100	LEXINGTON	KY	40507	FAYETTE	UNITED STATES	290419	9	TRADITIONAL BANK, INC.	786210	)
ОК		Full Service	3669024	TATES CREEK ROAD BRANCH	3353 TATES CREEK RD	LEXINGTON	KY	40502	FAYETTE	UNITED STATES	450611	13	TRADITIONAL BANK, INC.	786210	,
ОК		Full Service	2538217	INDIAN MOUND BRANCH	7450 INDIAN MOUND DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	193938	7	TRADITIONAL BANK, INC.	786210	)
ОК		Full Service	964410	MAYSVILLE ROAD BRANCH	637 NORTH MAYSVILLE ROAD	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	193937	1	TRADITIONAL BANK, INC.	786210	
ОК		Full Service	480518	MONTGOMERY SQUARE BRANCH	1378 INDIAN MOUND DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	193943	5	TRADITIONAL BANK, INC.	786210	
ОК		Full Service	3408513	PARIS BRANCH	3333 LEXINGTON RD	PARIS	KY	40361	BOURBON	UNITED STATES	446258	11	TRADITIONAL BANK, INC.	786210	,
ОК		Full Service	3290370	WINCHESTER BRANCH	875 COLBY RD	WINCHESTER	KY	40391	CLARK	UNITED STATES	290420	10	TRADITIONAL BANK, INC.	786210	,
ADD	12/3/2014	Full Service		ZANDALE BANKING CENTER	2197 NICHOLASVILLE RD	LEXINGTON	KY	40503	FAYETTE	UNITED STATES			TRADITIONAL BANK, INC.	786210	

## Form FR Y-6 Traditional Bancorporation, Inc. Fiscal Year Ending December 31, 2014

# Report Item 3.1: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more as of fiscal year ending 12/31/14.

J. Clifton Stilz, Jr. Mt. Sterling, Kentucky	USA	3,616 – 5.21% Common Stock
Linda F. Stilz Mt. Sterling, Kentucky	USA	3,616 – 5.21% Common Stock
Arthur Walker, Jr. Mt. Sterling, Kentucky	USA	6,236 – 8.98% Common Stock

Report Item 3.2: N/A

#### Form FR Y-6 Traditional Bancorporation, Inc. Fiscal Year Ending December 31, 2014

### Report Item 4: Insiders

Names & Address	Principal Occupation If other than with Bank Holding Company	Title & Position with Bank Holding Company	Thie & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares In Bank Holding Company	<u>List Names of</u> other Companies and % Ownership
Grover Carrington Mt. Sterling, KY USA	Attorney	Director/Vice Chairman	Director/Vice Chairman	Partner-Peck & Carrington Partner-White, Peck & Carrington, LLP	1.22% Caroline Carrington (1.76%)	Peck & Carrington (50%) White, Peck & Carrington, LLP (35%)
E. Daniel Duzyk Lexington, KY USA	Manufacturing	Director/Secretary	Director	Partner-Falcon Realty Company, LLC Partner-Trojan, Inc. Partner-4-D Development	4.14%	Falcon Realty Company, LLC (12.25%) Trojan, Inc. (24.65%) 4-D Development (25%)
Richard P. Fuller Mt. Sterling, KY USA	Banker	Director	Director/Vice President-Commercial Loan Officer II	Member/Owner-Backyard Building Rentals, LLC Member/Owner-Triangle Park, LLC Member/Owner-Augusta Group, LLC Member/Owner-Sterling Four Rentals, LLC General Partner-Summit Apartments	1.52%	Backyard Building Rentals (25%) Triangle Park, LLC (33%) Augusta Group, LLC (50%) Sterling Four Rentals, LLC (25%) Summit Apartments (4.166%)
Alan Christopher Peck Mt. Sterling, KY USA	President/CEO Family Connections, Inc.	Director	Director	President/CEO Family Connections, Inc.	0.30%	N/A
Bobby G. Ballard Lexington, KY USA	Banker	Sr. Vice President	Sr. Vice President	N/A	0.46%	N/A
Bill Bramblet Mt. Sterling, KY USA	Banker	Director/Chairman/President	Director/Chairman/CEO	N/A	1.73% Judith Bramblet (Spouse-0.05%)	N/A
Arthur Walker, III Mt. Sterling, KY USA	Construction	Director	Director	Partner - A.W. Walker & Son Member/Manager - Tools For You, LLC Partner - Bluebank Development, Inc. Partner - Sterling Development, Inc. Member/Manager - Walker Ventures, LLC Vice President - The Walker Company Partner-Black Diamond Inc. Manager-LLW Ventures	0.49%	A. W. Walker & Son (40%) Tools For You, LLC (50%) Bluebank Development, Inc. (3.5%) Sterling Development, Inc. (8%) Walker Ventures, LLC (50%) Black Diamond Inc. (50%) The Walker Co. (25%)

	if other than with Bank Holding Company	with Bank Holding Company	with Subsidiarie
Brett Setzer Nicholasville, KY USA	CEO Brett Construction Co.	Director	Director

Principal Occupation

Title & Position

Title & Position

Names & Address

with Other Businesses Voting Shares in other Companies and % Ownership Bank Holding Company CEO-Brett Construction Company 0.52% Brett Construction Company (55.00%) Managing Member-Setzer Investments, LLC Setzer Investments, LLC (49.50%) Setzer Investments No. 2, LLC (49.50%) Managing Member-Setzer Investments No. 2, LLC Managing Member-Setzer Investments No. 3, LLC Setzer Investments No. 3, LLC (49,50%) Managing Member-Setzer Investments No. 4, LLC Setzer Investments No. 4, LLC (49.50%) Managing Member-Setzer Investments No. 5, LLC Setzer Investments No. 5, LLC (50%) Managing Member-Setzer Properties, LLC Setzer Properties, LLC (90%) Managing Member-Setzer Independence, LLC Setzer Independence, LLC (50%) Managing Member-Brett Properties No. 1, LLC Brett Properties No. 1, LLC (75.00%) Managing Member-Setzer and Sims, LLC Setzer and Sims, LLC (16.67%) Managing Member-1365 Cahill, LLC 1365 Cahill, LLC (50%) Managing Member-Land Development Co. of Lexington Land Development Co. of Lexington (33,33%) Managing Member-389 Elaine, LLC 389 Elaine, LLC (75%) Managing Member-Setzer Properties Phoenix, LLC Setzer Properties Phoenix, LLC (85.00%) Managing Member-Setzer Aviation, LLC Setzer Aviation, LLC (80.00%) Managing Member-Mayerick Brothers CSP, LLC Maverick Brothers CSP, LLC (45%) Member-APO Holdings, Inc. APO Holdings, Inc. (2.33%) Managing Member-TAFL, LLC TAFL, LLC (50%) Managing Member-Setzer Properties CJE, LLC Setzer Properties CJE, LLC (50.00%) Managing Member 2323, LLC 2323, LLC (50%) Managing Member-166 Pasadena, LLC 166 Pasadena, LLC (25%) Managing Member -Five Fillies, LLC Five Fillies, LLC (50.00%) Partner-The Apostles The Apostles (8.33%) Managing Member-Setzer Properties LSX, LC Setzer Properties LSX, LC (15%) Member-BHG Palomar, LLC BHG Palomar, LLC (1.00%) Member-Harrods Village, LLC Harrods Village, LLC (6.25%) Shareholder-BH&S Investments, Inc. BH&S Investments, Inc. (33,33%) Member-Setzer & Parsons, LLC Setzer & Parsons, LLC (50%) Managing Member-BTS Investments, LLC BTS Investments, LLC (100.00%) Managing Member-2280, LLC 2280, LLC (33,33%) Managing Member-Setzer Management Co., LLC Setzer Management Co., LLC (100.00%) Managing Member-Setzer Properties UPW, LLC Setzer Properties UPW, LLC (38.40%) Member-Mallory Blackwelder Mallory Blackwelder (18.18%) Member-BB Atlanta Holdings, LLC BB Atlanta Holdings, LLC (40.00%) Managing Member-Setzer Properties BGS,LLC Setzer Properties BGS, LLC (87.23%) Managing Member-Setzer Properties CLD, LLC Setzer Properties CLD, LLC (20.22%) Managing Member-Setzer Properties ZTUP, LLC Setzer Properties ZTUP, LLC (19.04%) Member-Setzer Properties WCO, LLC Setzer Properties WCO, LLC (23,28%) Managing Member-Setzer Properties MTS, LLC Setzer Properties MTS, LLC (90.00%) Managing Member-Setzer Properties WIN, LLC Setzer Properties WIN, LLC (15.00%) Managing Member-Setzer Properties XSO, LLC Setzer Properties XSO, LLC (25.05%) Managing Member-Setzer Properties ZFWY, LLC Setzer Properties ZFWY, LLC (16.65%) Managing Member-BKB, LLC BKB, LLC (33,33%) Member-BBN Atlanta Properties, LLC BBN Atlanta Properties, LLC (26.67%) Member-DKBB, LLC DKBB, LLC (25,00%) Member-Pinewoods Restaurant Group, LLC Pinewoods Restaurant Group, LLC (9.00%) Member-CAS III, LLC CAS III, LLC (33.33%) Member-RPG, LLC RPG, LLC (4.23%) Managing Member-Setzer Properties XFD, LLC Setzer Properties XFD, LLC (27.97%) Member-Drakes Ten. LLC Drakes Ten, LLC (12.50%) Managing Member-DKBB Properties, LLC DKB8 Properties, LLC (55.00%) Managing Member-Setzer Properties XCU, LLC Setzer Properties XCU, LLC (50,00%) Managing Member-Setzer Properties BGS II, LLC Setzer Properties BGS II, LLC (100,00%) Managing Member-Setzer Properties BGS III, LLC Setzer Properties BGS III, LLC (100.00%) Member-SP Innovation, LLC SP Innovation, LLC (100.00%) Member-Setzer Properties XBD, LLC Setzer Properties XBD, LLC (100,00%) Managing Member-Setzer Properties MTRS, LLC Setzer Properties MTRS, LLC (25.28%) Managing Member-Setzer Properties ZALE, LLC Setzer Properties ZALE, LLC (12.22%) Managing Member-Setzer Properties ZWPO, LLC Setzer Properties ZWPO, LLC (11.35%)

Percentage of

List Names of

Setzer Properties ZELO, LLC (8.18%)

Setzer Properties SMN, LLC (18.50%)

Setzer Properties DRTA, LLC (24,79%)

Title & Position

Managing Member-Setzer Properties ZELO, LLC

Managing Member-Setzer Properties SMN, LLC

Managing Member-Setzer Properties DRTA, LLC

<u>Namos &amp; Address</u>	Principal Occupation If other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	<u> Title &amp; Position</u> with Other Businesses	Percentage of Voting Shares In Bank Holding Company	List Names of other Companies and % Ownership
Spears Stilz Mt. Sterling, KY USA	Banker	Director	Director/Sr. VP/Bus. Dev. Commercial Lending Officer II	Partner-Lansdale/Stilz Limited Partnership Partner-T & D Waters, LLC Partner-Kentucky Waters Inc. Sole Member-JHS Hamburger, LLC	2.60%	Lansdale/Stilz Limited Partnership (50%) T & D Waters, LLC (19.5%) Kentucky Water (19.5%)
William Alverson Paris, KY USA	Banker	Director	Director/President	N/A	0.54%	N/A
Troy Mulligan Lexington, KY USA	CPA	Director	Director	CPA/Shareholder-Radwan, Brown & Co., PSC Member- RBC Realty, LLC Member-Drakes Ten, LLC Member-BHG Palomar, LLC President- Grapestock, LLC Director-Brookdale Thoroughbreds, LLC Director- Janus Bloodstock, LLC Member-Sterling Brewers, LLC Member-Setzer Properties UPW, LLC President-Vinery, LTD	0.21%	Radwan, Brown & Co., PSC (37%) RBC Realty, LLC (33%) Drakes Ten, LLC (20%) BHG Palomar, LLC (1%) Sterling Brewers, LLC (5%) Setzer Properties UPW, LLC (10%)
Andy Baker Mt. Sterling, KY USA	Banker	Director	Director/Chief Operations Officer	N/A	0.35%	Baker-Prewitt Properties, LLC (25%)