

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.

I, LAWRENCE M. DOYLE

Name of the Holding Company Director and Official

CHAIRMAN

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.

*Lawrence M. Doyle*  
Signature of Holding Company Director and Official

3-21-16  
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 1203901  
C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):  
**December 31, 2015**

Month / Day / Year

NONE

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

Reporter's Name, Street, and Mailing Address

C & F BANC SHARES, CORP.

Legal Title of Holding Company

P.O. BOX 231 - 126 S. ORCHARD STREET

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

KENDALLVILLE

IN

46755

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

LAWRENCE M. DOYLE

CHAIRMAN

Name

Title

260-343-3305

Area Code / Phone Number / Extension

260-347-3019

Area Code / FAX Number

LARRY@CAMPBELLFETTERBANK.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:

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

Form FR Y-6

C & F Banc Shares Corp.

Kendallville, Indiana

Fiscal Year Ending December 31, 2015

ITEM 1: CONSOLIDATED AND PARENT BANK HOLDING FINANCIAL STATEMENTS

The bank holding company prepares an annual report and is not registered with the SEC.

As specified by the appropriate Reserve Bank, 3 copies are enclosed.

ITEM 2a. ORGANIZATIONAL CHART



\*ALL ENTITIES DO NOT HAVE LEI.

ITEM 2b. DOMESTIC BRANCH LISTING

ITEM 3. SHAREHOLDERS

SEE EXHIBIT B

ITEM 4. DIRECTORS & OFFICERS

Results: A list of branches for your depository institution: **CAMPBELL & FETTER BANK (ID\_RSSD: 398248)**.  
 This depository institution is held by **C&F BANC SHARES CORP. (1203901)** of **KENDALLVILLE, IN**.  
 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 UNIFORM, 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 UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	398248	CAMPBELL & FETTER BANK	126 SOUTH ORCHARD STREET	KENDALLVILLE	IN	46755	NOBLE	UNITED STATES	10872	1	CAMPBELL & FETTER BANK	398248	
OK		Full Service	372341	ALBION MAIN BRANCH	304 SOUTH ORANGE STREET	ALBION	IN	46701	NOBLE	UNITED STATES	2827	4	CAMPBELL & FETTER BANK	398248	
OK		Full Service	2370305	ANGOLA BRANCH	1440 NORTH WAYNE STREET	ANGOLA	IN	46703	STEUEN	UNITED STATES	238724	8	CAMPBELL & FETTER BANK	398248	
OK		Full Service	2079578	AUBURN BRANCH	231 GRAND STAFF	AUBURN	IN	46706-20	DEKALB	UNITED STATES	238721	5	CAMPBELL & FETTER BANK	398248	
OK		Limited Service	2898210	FORT WAYNE COMMERCIAL CENTER BRANCH	229 WEST BERRY STREET	FORT WAYNE	IN	46802	ALLEN	UNITED STATES	238725	9	CAMPBELL & FETTER BANK	398248	
OK		Full Service	2105002	GOSHEN BRANCH	2023 LINCOLNWAY EAST	GOSHEN	IN	46526-91	ELKHART	UNITED STATES	238723	7	CAMPBELL & FETTER BANK	398248	
OK		Full Service	2073790	C & F BRANCH NORTH	135 EAST NORTH STREET	KENDALLVILLE	IN	46755-11	NOBLE	UNITED STATES	238719	2	CAMPBELL & FETTER BANK	398248	
OK		Full Service	2075525	LIGONIER BR	901 S LINCOLNWAY	LIGONIER	IN	46767-17	NOBLE	UNITED STATES	238720	3	CAMPBELL & FETTER BANK	398248	
OK		Full Service	2079596	WARSAW BRANCH	2926 FRONTAGE ROAD	WARSAW	IN	46580-39	KOSCIUSKO	UNITED STATES	238722	6	CAMPBELL & FETTER BANK	398248	

Form FR Y-6  
C & F Banc Shares Corp.  
Kendallville, Indiana  
Fiscal Year Ending December 31, 2015

REPORT ITEM 3: SECURITIES HOLDERS  
(1)(a)(b)(c)  
EXHIBIT B

	COUNTRY OF CITIZENSHIP	NUMBER OF SHARES	PERCENTAGE
WILLIAM J. DOYLE NAPERVILLE, IL	USA	88	9%
SHARON CEROVSKI KALAMAZOO, MI	USA	92	9%
DENISE ILLING CHICAGO, IL	USA	90	9%
JOAN FOLEY WOODSIDE, CA 94062	USA	58	6%
TIM DOYLE GOSHEN, IN	USA	174	17%
COLLEEN LENHARD ROCKY RIVER, OH	USA	87	9%
LAWRENCE M. DOYLE KENDALLVILLE, IN	USA	379	37%

REPORT ITEM 3: SECURITIES HOLDERS  
(2)(a)(b)(c)  
NONE

Form FR Y-6  
 C & F BancShares Corp.  
 Kendallville, Indiana  
 Fiscal Year Ending December 31, 2015

REPORT ITEM 4 INSIDERS  
 1, 2, 3(a)(b)(c), and 4(a)(b)(c)  
 EXHIBIT C

1 NAMES & ADDRESS (CITY, STATE, COUNTRY)	2 PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY	3(a) TITLE & POSITION WITH BANK HOLDING COMPANY	3(b) TITLE & POSITION WITH SUBSIDIARIES (INCLUDES NAMES OF SUBSIDIARIES)	3(c) TITLE & POSITION WITH OTHER BUSINESSES (INCLUDE NAMES OF OTHER BUSINESSES)	4(a) % OF VOTING SHARES IN BANK HOLDING COMPANY	4(b) % 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 OF COMPANIES AND % OF VOTING SECURITIES HELD)
Lawrence Doyle Kendallville, IN 46555	President Campbell & Fetter Bank	Chairman of the Board President	President/Director Campbell & Fetter Bank	Director Doyle Enterprises	37% 379 Shares	.60% - 389 Shares Campbell & Fetter Bank	None
Tim Doyle Goshen, IN 46526	Vice President Campbell & Fetter Bank	Secretary/ Vice President	Vice President/Director Campbell & Fetter Bank	Director/VP/Secretary Doyle Enterprises	17% 174 Shares	None	None
Sharon Cerovski Kalamazoo, MI 49008	Office Manager-Doctor	Director	None	Director/President Doyle Enterprises	9% 92 Shares	None	None
Denise Illing Chicago, IL 60630	Homemaker	Director	None	Director Doyle Enterprises	9% 90 Shares	None	None
Joan Foley Woodside, CA 94062	Sr. VP Success Factors	Director	None	Director Doyle Enterprises	6% 58 Shares	None	None
Colleen Lenhard Rocky River, OH 44116	Homemaker	Director	None	Director Doyle Enterprises	9% 87 Shares	None	None
William J. Doyle Naperville, IL 60563	Self-Employed Computer Consultant	Director	None	Director Doyle Enterprises	9% 88 Shares	None	None