

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. Keith Lindauer

Name of the Holding Company Director and Official

CEO/President

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.

*Keith Lindauer* / CEO  
Signature of Holding Company Director and Official

3/15/16  
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 1207208  
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

CITBA Financial Coporation

Legal Title of Holding Company

33 N Indiana / P.O. Box 789

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

Mooresville IN 46158  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Beth Mulbarger VP & Controller

Name Title

317-584-5916

Area Code / Phone Number / Extension

317-831-9622

Area Code / FAX Number

bmulbarger@citizens-banking.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?

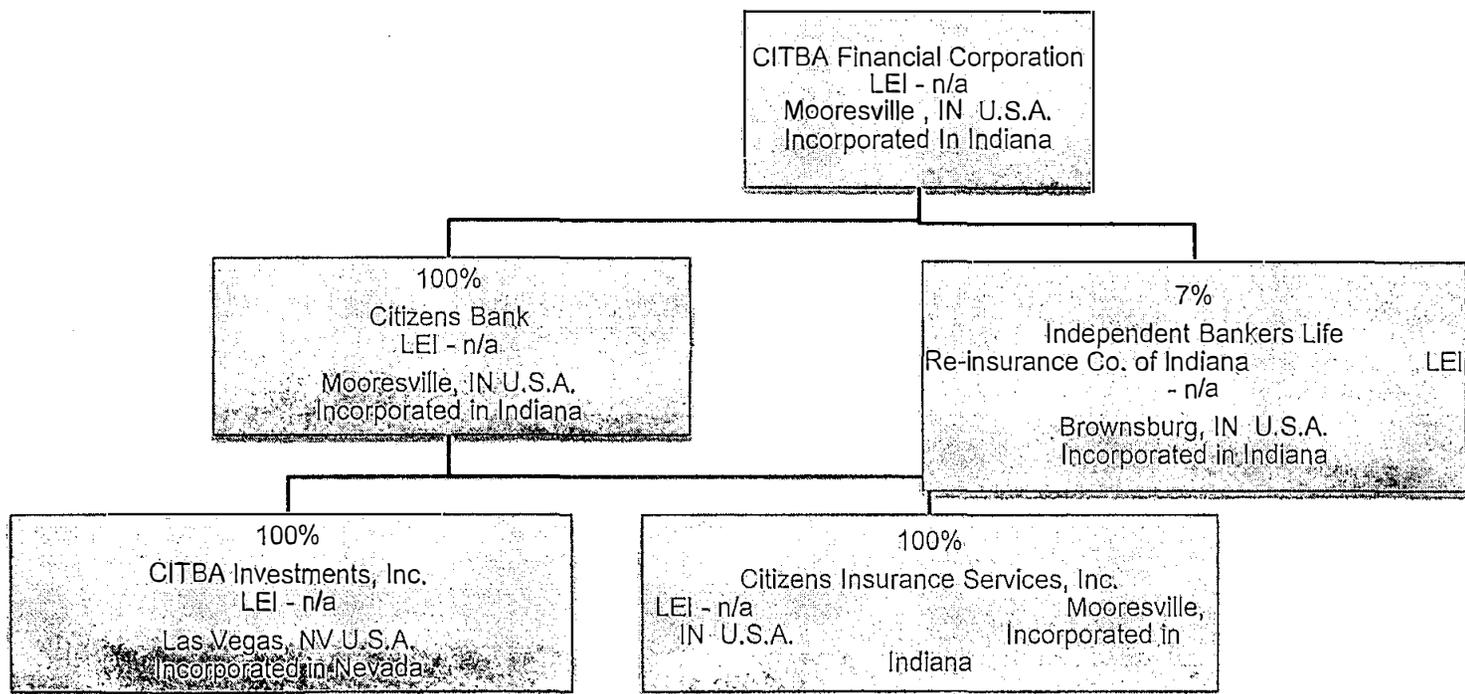
Yes Please identify the report items to which this request applies:

- 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  
Citba Financial Corp.  
Mooresville, Indiana  
Fiscal Year Ending December 31, 2015

Item 2a: Organizational Chart



Results: A list of branches for your holding company; CITBA FINANCIAL CORPORATION (1207208) of MOORESVILLE, 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>.

\* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	44741	CITIZENS BANK	33 NORTH INDIANA STREET	MOORESVILLE	IN	46158	MORGAN	UNITED STATES	6169	0	CITIZENS BANK	44741	
OK		Full Service	3763566	AVON BRANCH	100 NORTH STATE ROAD 267	AVON	IN	46123	HENDRICKS	UNITED STATES	466125	15	CITIZENS BANK	44741	
OK		Full Service	3493256	HEARTLAND CROSSING BRANCH	10503 HEARTLAND BOULEVARD	CAMBY	IN	46113	HENDRICKS	UNITED STATES	419919	11	CITIZENS BANK	44741	
OK		Full Service	2418627	EMINENCE BRANCH	6497 STATE ROAD 42	EMINENCE	IN	46125	MORGAN	UNITED STATES	220770	8	CITIZENS BANK	44741	
OK		Full Service	3493247	COUNTY LINE ROAD BRANCH	2334 EAST COUNTY LINE ROAD	INDIANAPOLIS	IN	46227	MARION	UNITED STATES	428148	12	CITIZENS BANK	44741	
OK		Full Service	2418636	EAST MORGAN BRANCH	1360 EAST MORGAN STREET	MARTINSVILLE	IN	46151	MORGAN	UNITED STATES	220771	9	CITIZENS BANK	44741	
OK		Full Service	2418618	MORTON AVENUE BRANCH	1098 STATE ROAD 39 BYPASS	MARTINSVILLE	IN	46151	MORGAN	UNITED STATES	220769	7	CITIZENS BANK	44741	
OK		Full Service	2098337	MONROVIA BRANCH	35 WEST WASHINGTON STREET	MONROVIA	IN	46157	MORGAN	UNITED STATES	220764	2	CITIZENS BANK	44741	
OK		Full Service	2100892	PLAINFIELD BRANCH	2402 EAST MAIN STREET	PLAINFIELD	IN	46168	HENDRICKS	UNITED STATES	220767	5	CITIZENS BANK	44741	

**FORM FR Y-6**  
**31-Dec-15**

**Report Item 3: Shareholders**

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

(1)(a) Name & City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)© Number & Percentage of Each Class of Voting Stock
Ralph E. Daum Plainfield, IN, USA	USA	66,241 / 7.15%

Shareholders not listed in (1)(a) through (1)© that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12-31-15

(2)(a) Name & City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)© Number & Percentage of Each Class of Voting Stock
n/a	n/a	n/a

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31-Dec-15

Report Item 4: Directors & Executive Officers of Bank Holding Company

(1) Name & City State & Country	(2) Principal Occupation if other than with BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with Subsidiaries	(3)c Title & Position with other Businesses	(4)(a) % of voting shares in BHC	(4)(b) % of voting shares in subsidiaries	(4)c List of other companies if 25% of more of voting shares are held
Calvin A. Persohn Indianapolis, IN	Retired	Director	Director Citizens Bank	N/A	.05	N/A	N/A
Stephen T. Mills Indianapolis, IN	Farming	Director	Director Citizens Bank	Farmer	.40	N/A	N/A
Thomas A. Hubbard Mooresville, IN	Sales	Director	Director Citizens Bank	Sales Representative Sunrise Energy Systems Inc	.78	N/A	N/A
Christopher J. Branson Mooresville, IN	Mortician	Director	Director Citizens Bank	Owner Carlisle Branson Funeral Home & Crematory	.03	N/A	N/A
Jon Williams Greenwood, IN	Attorney	Director & Vice Chair	Director & Vice Chair Citizens Bank	Attorney/Partner Williams Barrett & Wilkowski	.27	N/A	N/A
Keith A. Lindauer Franklin, IN	N/A	Director & President/CEO	Director, President & CEO Citizens Bank	N/A	0	N/A	N/A
William R. Keller Martinsville, IN	President	Director & Secretary	Director & Secretary Citizens Bank	Owner/Operator Keller's Office Supply	.05	N/A	N/A
Jeffrey A. Banning Mooresville, IN	Owner & President	Director	Director Citizens Bank	Owner Banning Engineering	.05	N/A	N/A
Larry R. Heydon Greenwood, IN	President/CEO	Director	Director Citizens Bank	President & CEO Johnson Memorial Hosp.	.01	N/A	N/A