

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, ROGER K. CROMER

Name of the Holding Company Director and Official

PRESIDENT/DIRECTOR

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.

*Roger K. Cromer*  
Signature of Holding Company Director and Official

9/10/15  
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 3848258  
C.I. \_\_\_\_\_

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

June 30, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

FFW CORPORATION

Legal Title of Holding Company

1205 N. CASS ST.

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

WABASH IN 46992

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

EMILY S. BOARDMAN CFO

Name Title

260-563-3185

Area Code / Phone Number / Extension

260-569-0235

Area Code / FAX Number

EBOARDMAN@CROSSROADSBANKING.COM

E-mail Address

WWW.CROSSROADSBANKING.COM

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:

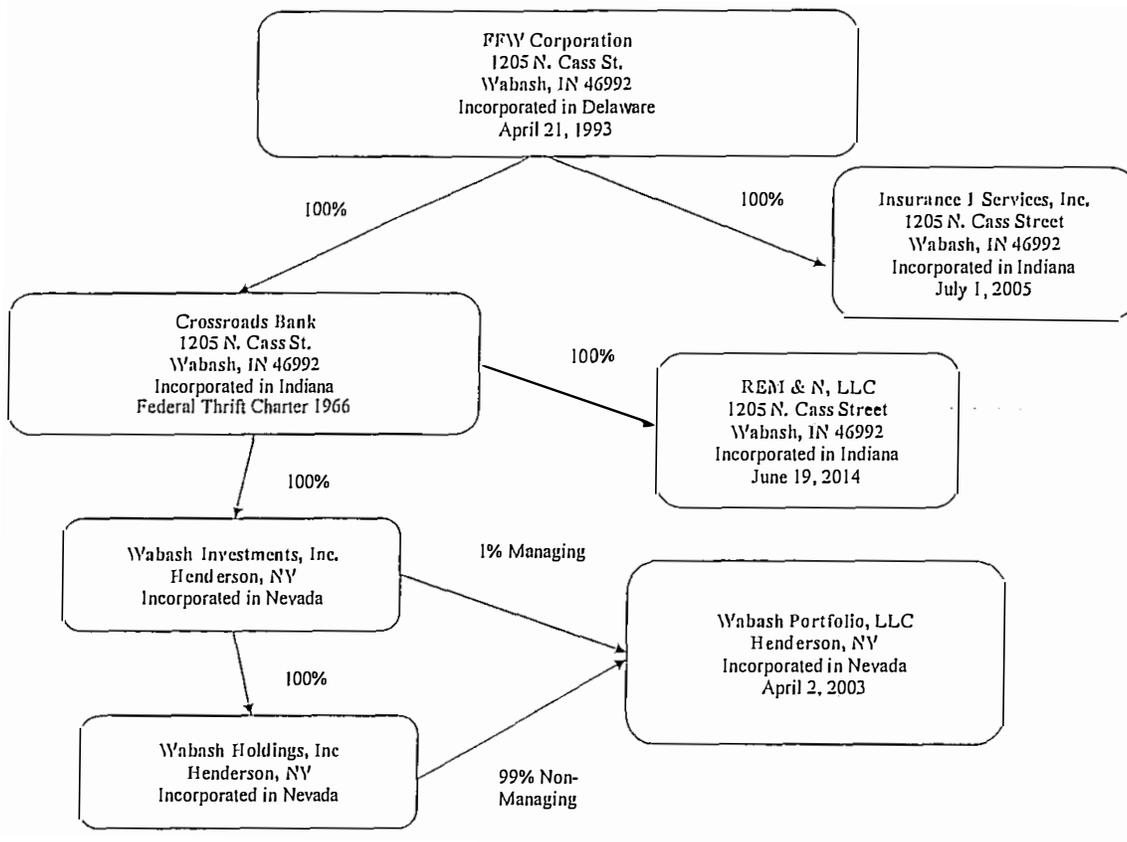
in accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

FFW Corporation  
Wabash, Indiana  
Fiscal Year Ending June 30, 2015

Report Item 2a: Organization Chart



Report Item 2b: Domestic Branch Listing  
Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your holding company: FFW CORPORATION (3848258) of WABASH, IN.  
 The data are as of 06/30/2015. Data reflects information that was received and processed through 07/06/2015.

**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)	228279	CROSSROADS BANK	1205 NORTH CASS STREET	WABASH	IN	46992	WABASH	UNITED STATES	42673	0	CROSSROADS BANK	228279	
OK		Full Service	4155775	COLUMBIA CITY BRANCH	526 WEST CONNEXION WAY	COLUMBIA CITY	IN	46725	WHITLEY	UNITED STATES	461422	103	CROSSROADS BANK	228279	
OK		Full Service	2047175	STATE ROAD 114 WEST BRANCH	1404 STATE ROAD 114 WEST	NORTH MANCHESTER	IN	46962	WABASH	UNITED STATES	277417	1	CROSSROADS BANK	228279	
OK		Full Service	4155784	SOUTH WHITLEY BRANCH	105 EAST COLUMBIA ST	SOUTH WHITLEY	IN	46787	WHITLEY	UNITED STATES	227941	102	CROSSROADS BANK	228279	
OK		Full Service	2047184	STATE ROAD 13 BRANCH	500 SOUTH HUNTINGTON ST	SYRACUSE	IN	46567	KOSCIUSKO	UNITED STATES	277418	100	CROSSROADS BANK	228279	

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FFW Corporation  
Wabash, Indiana  
Fiscal Year Ending June 30, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end.

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
E.A. Horwitz, LLC Deerfield, Illinois, USA	USA	111,222 - 9.7% Common Stock
Lee Ann George Wabash, Indiana, USA	USA	125,683 - 11.0% Common Stock

Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year.

(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
NA		

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FFW Corporation  
Wabash, Indiana  
Fiscal Year Ending June 30, 2015

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
J. STANLEY MYERS WABASH, IN, USA	PRESIDENT OF L.G.S. SYSTEMS, INC.	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	PRESIDENT OF L.G.S. SYSTEMS, INC. AND CHAIRMAN OF THE BOARD OF THE COMPANY	3.50%	N/A	N/A
JOHN N. PHILIPPSEN WABASH, IN, USA	CHIEF FINANCIAL OFFICER OF THE FORD METER BOX COMPANY, INC.	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	CHIEF FINANCIAL OFFICER OF THE FORD METER BOX COMPANY, INC.	0.88%	N/A	N/A
DANIEL H. FORD WABASH, IN, USA	CIVIC LEADER AND CHAIRMAN OF THE BOARD OF THE COMPANY	DIRECTOR AND CHAIRMAN	DIRECTOR AND CHAIRMAN OF THE BOARD OF CROSSROADS BANK, DIRECTOR OF INSURANCE 1 SERVICES, INC.	CIVIC LEADER	0.44%	N/A	N/A
RONALD D. REYNOLDS WABASH, IN, USA	CEO OF J.M. REYNOLDS OIL CO., INC.	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	CEO OF J.M. REYNOLDS OIL CO., INC.	2.29%	N/A	N/A
JOSEPH W. MCSPADDEN WABASH, IN, USA	CIVIC LEADER	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	N/A	2.00%	N/A	N/A
SCOTT E. GIVENS WABASH, IN, USA	PRESIDENT OF FRIERMOOD TIRE & ALIGNMENT	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	PRESIDENT OF FRIERMOOD TIRE & ALIGNMENT	0.18%	N/A	N/A

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FFW Corporation  
Wabash, Indiana  
Fiscal Year Ending June 30, 2015

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
ROBERT M. PEARSON WABASH, IN, USA	CEO OF HEARTLAND RURAL ELECTRIC MEMBERSHIP	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	CEO OF HEARTLAND RURAL ELECTRIC MEMBERSHIP	0.26%	N/A	N/A
STEVEN D. HENTGEN WABASH, IN, USA	PRESIDENT OF GRANDSTAFF-HENTGEN FUNERAL SERVICE, INC. AND MEMORIAL LAWNS CEMETERY	DIRECTOR	DIRECTOR OF CROSSROADS BANK AND INSURANCE 1 SERVICES, INC.	PRESIDENT OF GRANDSTAFF-HENTGEN FUNERAL SERVICE, INC. AND MEMORIAL LAWNS CEMETERY	0.00%	N/A	N/A
ROGER K. CROMER WABASH, IN, USA	N/A	PRESIDENT AND DIRECTOR	PRESIDENT AND CHIEF EXECUTIVE OFFICER OF CROSSROADS BANK, DIRECTOR OF CROSSROADS BANK, CHAIRMAN OF THE BOARD OF DIRECTORS OF INSURANCE 1 SERVICES, INC.	N/A	4.47%	N/A	N/A
MICHAEL G. FISHER WABASH, IN, USA	SENIOR VICE PRESIDENT COMMERCIAL LENDING OF CROSSROADS BANK	N/A	SENIOR VICE PRESIDENT COMMERCIAL LENDING OF CROSSROADS BANK	N/A	0.21%	N/A	N/A
JENNIFER L. SOUTHERS MARION, IN, USA	SENIOR VICE PRESIDENT RETAIL BRANCH ADMINISTRATION OF CROSSROADS BANK	N/A	SENIOR VICE PRESIDENT RETAIL BRANCH ADMINISTRATION OF CROSSROADS BANK	N/A	0.58%	N/A	N/A

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FFW Corporation  
Wabash, Indiana  
Fiscal Year Ending June 30, 2015

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	
EMILY S. BOARDMAN SOMERSET, IN, USA	N/A	TREASURER	VICE PRESIDENT AND CHIEF FINANCIAL OFFICER OF CROSSROADS BANK	N/A	0.27%	N/A	N/A
NATHAN B. FANSHER WABASH, IN, USA	SENIOR VICE PRESIDENT CREDIT ADMINISTRATION	N/A	SENIOR VICE PRESIDENT CREDIT ADMINISTRATION	N/A	0.02%	N/A	N/A
LEE ANN GEORGE WABASH, IN, USA	NONE	N/A	N/A	N/A	11.00%	N/A	N/A