

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

2016 MAR 25 AM 11:26

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, James V. Regna

Name of the Holding Company Director and Official
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 Official

03/24/2016

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
C.I.

3722376

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

Triad Bancorp, Inc

Legal Title of Holding Company

10375 Clayton Road

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

Frontenac

MO

63131

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Stacey Tate

VP/ Controller

Name

Title

314-442-4597

Area Code / Phone Number / Extension

314-787-0789

Area Code / FAX Number

state@triadbanking.com

E-mail Address

www.triadbanking.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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

None

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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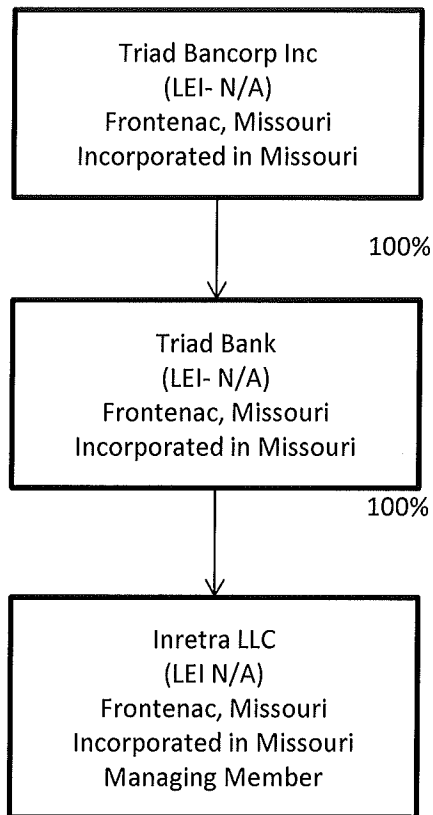
Form FR Y-6

Triad Bancorp, Inc
Frontenac, Missouri
Year Ending December 31, 2015

Report Item:

1: The bank holding company prepares an annual report for its securities holders. The report will follow under separate cover once completed.

2a: Organizational Chart



Report Item:

2b: Submitted via email on 03/14/2016. Hard Copy included.

Results: A list of branches for your holding company: TRIAD BANCORP, INC. (3722376) of FRONTENAC, MO.
 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 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)	3374382	TRIAD BANK	10375 CLAYTON ROAD	FRONTENAC	MO	63131	ST LOUIS	UNITED STATES	440110	0	TRIAD BANK	3374382	

From FR Y-6

Triad Bancorp, Inc.

Frontenac, Missouri

Year Ending December 31, 2015

Report Item 3: Security holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/15			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 ending 12/31/15		
(1)(a) Name, City, State, Country	(1)(b) Country or Citizenship of Incorporation	(1)(c) # and % of Each Class of Voting Securites	(2)(a) Name, City, State, Country	(2)(b) Country or Citizenship of Incorporation	(2)(c) # and % of Each Class of Voting Securites
None					

From FR Y-6
Triad Bancorp Inc.
Frontenac, Missouri
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders							
(1) Name, City, State, Country	(2) Principal Occupation if other than with Triad Bancorp Inc.	(3)(a) Title & Position w/ Triad Bancorp Inc.	(3)(b) Title & Position w/ Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position w/ Other Businesses (include names of other businesses)	(4)(a) % of Voting Shares in Triad Bancorp Inc.	(4)(b) % of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (list names and %)
Gina G. Hoagland St. Louis MO	Entrepreneur	Chairwoman	Chairwoman - Triad Bank	Chairman & Principal - Collaborative Strategies Chairman & President - Divine Inspired Beverages Chairman & President - Collaborative Holdings	0.89%	N/A	40% - Collaborative Strategies 100% - Divine Inspired Beverages 50% - Collaborative Holdings
James T. Blair St. Louis MO	Financial Advisor	Director	Director - Triad Bank	Partner - Moneta Group LLC President - RFarm Hunting Property LLC	3.92%	N/A	100% - RFarm Hunting Property LLC
Edward P. McSweeney St. Louis MO	Attorney - Semi-Retired	Director	Director - Triad Bank	Managing Member - Lake Ozark Commercial Park	1.15%	N/A	52% - Lake Ozark Commercial Park
Robert F. Ritter Vero Beach FL	Attorney	Director	Director - Triad Bank	Chairman - Gray Ritter & Graham P C	1.11%	N/A	N/A
Ronald G. Evens Kirkwood MO	Physician Administrator	Director	Director - Triad Bank	Professor of Radiology - Wash U School of Medicine	1.51%	N/A	N/A
Paul F. Young St. Louis MO	Insurance Broker	Director	Director - Triad Bank	Owner - PFY Insurance Agency Inc.	0.76%	N/A	100% - PFY Insurance Agency Inc.
Matthew J. Padberg St. Louis MO	Attorney	Director	Director - Triad Bank	President - Padberg Corrigan & Appelbaum Managing Member - 1926 Chouteau LLP Managing Member - Padcor LLC Member - Corrado Enterprises LLC Partner - Padberg Family LLC	2.40%	N/A	50% - Padberg Corrigan & Appelbaum 35% - 1926 Chouteau LLP 35% - Padcor LLC 50% - Corrado Enterprises LLC 33% - Padberg Family LLC
James V. Regna Chesterfield MO	Banker	Director - President	Director & Chief Executive Officer - Triad Bank	N/A	1.83%	N/A	N/A
Stacey L. Tate University City MO	Banker	Vice President Controller	Vice President & Controller - Triad Bank	N/A	None	N/A	N/A
Kennedy L. Hudson St. Louis MO	Banker	Executive Vice President Secretary	Director & Executive Vice President - Triad Bank	N/A	1.07%	N/A	N/A
Frank J. Sgroi St. Charles MO	Banker	Executive Vice President	Executive Vice President - Triad Bank	N/A	0.19%	N/A	N/A