

Board of Governors of the Federal Reserve System



# Annual Report of Bank 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)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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.

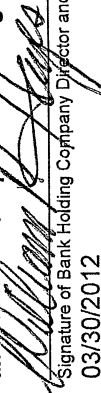
I, **William P. Hayes**

Name of the Bank Holding Company Director and Official  
**Chairman, President and CEO**

Title of the Bank Holding Company Director and Official

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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 Bank Holding Company Director and Official  
03/30/2012

Date of Signature

### For bank 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. \_\_\_\_\_

This report form is to be filed by all top-tier bank 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). 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.

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

**December 31, 2011**

Month / Day / Year

Reporter's Name, Street, and Mailing Address

**Kish Bancorp, Inc.**

Legal Title of Bank Holding Company

**4255 East Main Street, PO Box 917**

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

**Belleville PA**

City State Zip Code

State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

**Scott R. Reigle Comptroller**

Name Title

**717-667-9200 8650**

Area Code / Phone Number / Extension

**814-861-3254**

Area Code / FAX Number

**sreigle@kishbank.com**

E-mail Address

Address (URL) for the Bank 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



REPORT ITEM 1: ANNUAL REPORT TO SHAREHOLDERS

Kish Bancorp, Inc. Annual Report is attached.

REPORT ITEM 3: (1) SHAREHOLDERS

<u>Number of Shares*</u>	<u>Beneficially Owned</u>	<u>Country of Citizenship</u>	<u>Name &amp; Address</u>
42,958 (1)(2)(3)(4)	In Kish Bancorp, Inc.	United States	William P. Hayes State College, PA United States
7.20%	Percent of		
2.65%	Shares Owned		

(1) Includes 1,635 shares owned individually by his spouse, 4,270 shares owned jointly with his spouse, 31,968 shares owned by Mr. Hayes, 650 shares owned by Hayes Partnership, 1,890 shares of Restricted Stock and 2,545 shares held by MML Investor Services, Inc. as custodian for Mr. Hayes' individual retirement account.

(2) 10,815 shares are registered in Kishacquilias Valley National Bank Retirement Savings Plan of which Mr. Hayes is one of four trustees. These shares are not included in Mr. Hayes' total.

(3) Kish Bank Asset Management, an entity of the bank's Trust Department, is holding 3,039 shares in its name for seventeen individual trust customers. These shares are voted at the direction of Kish Bank Asset Management. Mr. Hayes is a member of the Trust Committee which controls the assets of the trust department.

(4) Mr. Hayes has power of attorney for his sister, Eliza H. McLane, who owns 620 shares of stock that is being held by MML Investor Services, Inc. These shares are not included in Mr. Hayes' total. \*The Kish Bancorp, Inc. is the sole owner of stock of the Kishacquilias Valley National Bank, Kish Capital Trust II, Kish Capital Trust III, and Kish Travel Services, Inc. its only subsidiaries. Also, the Kish Bancorp has issued only common stock.

REPORT ITEM 3: (2) SHAREHOLDERS

None

REPORT ITEM 4: DIRECTORS AND OFFICERS

Name, Address & Country	Princ. Occupation	Title in Bank Holding Co.	Title in Subsidiaries	Number of Shares* Beneficially Owned In Kish Bancorp, Inc.	Percent of Shares Owned
William P. Hayes State College, PA United States	N/A	Chairman, Pres., CEO & Director	Chairman, Pres., CEO & Director (Kish Bank) Director (Kish Bank Agency) Director (Kish Travel)	42,958 (2)(4)(5)(6) 15,801 Options on Common Stock	7.20% 2.65%
James J. Lakso Huntingdon, PA United States	Provost Juniata College	Vice Chairman Director	Director (Kish Bank)	800 (6) 578 Options on Common Stock	0.13% 0.10%
William L. Dancy Ballville, PA United States	Owner J.M. Young & Sons, Inc.	Secretary Director	Director (Kish Bank Agency)	4,975 (1)(6) 678 Options on Common Stock	0.83% 0.11%
Richard L. Kallin State College, PA United States	Attorney Richard L. Kallin Law Offices	Director	Director (Kish Bank) Director (Kish Travel)	9,055 887 Options on Common Stock	1.52% 0.15%
Alison B. Kurtz State College, PA United States	President Ameron Construction Co.	Director	Director (Kish Bank) Director (Kish Bank Agency) Director (Kish Travel)	1,500	0.25%
Phyllis L. Palm Lewisdown, PA United States	Sr. V.P. Patient Services Lewisdown Hospital (Retired)	Director	Director (Kish Bank) Director (Kish Travel)	3,925 (6) 842 Options on Common Stock	0.66% 0.14%
Delmont R. Sunderland Huntingdon, PA United States	President World Marketing Of America	Director	N/A	1,000	0.17%
Alan Metzler Reedsville, PA United States	President Metzler Forest Products	Director	Director (Kish Bank) Director (Kish Agency)	170	0.03%

<u>Name, Address &amp; Country</u>	<u>Princ. Occupation</u>	<u>Title in Bank Holding Co.</u>	<u>Title in Subsidiaries</u>	<u>Number of Shares* Beneficially Owned In Kish Bancorp, Inc.</u>	<u>Percent of Shares Owned</u>
J. Bradley Scovill State College, PA United States	N/A	Treasurer	Executive Vice President (Kish Bank) Chief Operating Officer (Kish Bank) Senior Risk Officer (Kish Bank) Director (Kish Agency)	2,709 (9)(4)	0.45%
Sangeeta Kishore State College, PA United States	N/A	Chief Financial Officer	Executive Vice President (Kish Bank) Chief Financial Officer (Kish Bank)	500 (11)	0.08%
Robert S. McMinn Huntingdon, PA United States	N/A	General Counsel	Executive VP Finl Svcs (Kish Bank) President, CEO & Director (Kish Travel) Director (Kish Agency)	6,767 (4)(7)	1.13%
Scott R. Reigle Reedsville, PA United States	N/A	Comptroller	Vice President (Kish Bank) Secretary / Treasurer (Kish Travel)	485 (8)	0.08%
James L. Shilling, Jr. Reedsville, PA United States	N/A	Assistant Secretary	Executive Vice President (Kish Bank)	2,230 (3)	0.37%
Ronald Beyer State College, PA United States	N/A	Assistant Secretary	Vice President (Kish Bank) Secretary (Kish Agency)	694 (10)	0.12%
				1,400 Options on Common Stock	0.23%
				5,600 Options on Common Stock	0.94%
				3,705 Options on Common Stock	0.62%
				7,210 Options on Common Stock	1.21%
				500 Options on Common Stock	0.08%
				2600 Options on Common Stock	0.44%

**FOOTNOTES TO REPORT ITEM 4: DIRECTORS AND OFFICERS**

- (1) Includes 2,633 shares owned individually, 1,042 shares owned jointly with his spouse, 200 shares held by MML Investor Services, Inc., and 1,100 shares titled to J.M. Young & Sons.
- (2) Includes 1,635 shares owned individually by his spouse, 4,270 shares owned jointly with his spouse, 31,968 shares owned by Mr. Hayes, 650 shares owned by Hayes Partnership, 1,890 shares of Restricted Stock and 2,545 shares held by MML Investor Services, Inc. as custodian for Mr. Hayes' individual retirement account.
- (3) Includes 1,550 shares held by MML Investor Services, Inc. for Mr. Shilling's individual retirement account, and 680 shares of Restricted Stock.
- (4) 10,815 shares are registered in Kish Valley National Bank Retirement Savings Plan of which Mr. Hayes, Mr. McMinn and Mr. Scovill are trustees. These shares are not included in Mr. Hayes', Mr. McMinn's and Mr. Scovill's total.
- (5) Mr. Hayes has power of attorney for his sister, Eliza P. Hayes, who owns 620 shares of stock that is being held by MML Investor Services, Inc. These shares are not included in Mr. Hayes' total.
- (6) K. V. Management, an entity of the bank's Trust Department, is holding 3,039 shares in its name for seventeen trust customers not included in total. The shares are voted at the direction of the individual client. Mr. Hayes, Mr. Dancy, Mrs. Palm and Mr. Lako are members of the bank's Trust Committee which controls the assets of the trust department.
- (7) Includes 790 shares of Restricted Stock.
- (8) Includes 385 shares of Restricted Stock.
- (9) Includes 1,879 shares of Restricted Stock.
- (10) Includes 644 Shares of Restricted Stock.
- (11) Includes 500 Shares of Restricted Stock.
- \*The Kish Bancorp, Inc. is the sole owner of stock of the Kishacquilias Valley National Bank, Kish Capital Trust II, Kish Capital Trust III, and Kish Travel Services, Inc., its only subsidiaries. Also, the Kish Bancorp has issued only common stock.

Title or position with any other business company in which the person is a director, trustee, partner or principal officer.

DIRECTOR/OFFICER	BUSINESS COMPANY	TITLE/POSITION
William L. Dancy	J. M. Young & Sons, Inc.	President
Alison B. Kurtz	Ameron Construction Co.	President
Richard L. Kalin	Richard L. Kalin Law Offices	Sole Proprietor
	Allen Street Associates	Partner
	Benner Park Five	Partner
	Ferguson Square Associates	Partner
	Hold-It Associates II	Partner
	Nittany Terrace Apartments	Partner
	Training Table Associates	Partner
	AWDEV Inc	VP, Secty, Director
	AWGP, Inc	VP, Secty, Director
	Callibre Construction Mgt, Inc	VP, Secty, Director
	Callibre, Inc	VP, Secty, Director
	Callibre Builders, Inc	VP, Secty, Director
	CEWDEV, Inc	VP, Secty, Director
	CEWGP, Inc	VP, Secty, Director
	KAK A, Inc	VP, Secty, Director
	Kalin Holdings, LLC	Sole Member
	Keith GP, LLC	Managing Member
	Keith Master GP, LLC	Managing Member
	KKM Properties, Ltd.	VP, Secty, Director
	Myers-Exton Construction Co. Inc	VP, Secty, Director
	MYX, Inc	VP, Secty, Director
	Park Crest Development, Ltd.	VP, Secty, Director
	Park Crest Terrace Ltd Partnership	Limited Partner
	Patterson Properties	Limited Partner
	ProCare Capital Associates, LP	Secretary
	ProCare Health Systems, Inc.	Limited Partner
	Sylvan View Associates, LP	VP, Secty, Director
	Vista Woods, Inc.	Limited Partner
	Vista Woods Limited Partnership	Limited Partner
	Callibre Lexington Altoona, LP	Limited Partner
	Whisper Ridge, LP	Limited Partner
	Loubenko, LP	Sole Proprietor
Alan Metzler	Metzler Forrest Products	Sole Proprietor



Title or position with any other business company in which the person is a director, trustee, partner or principal officer.

DIRECTOR/OFFICER	BUSINESS COMPANY	TITLE/POSITION
Delmont Sunderland	World Marketing of America, Inc Comfort Home Products, Inc WEM Partnership Team Ten LLC Bald Eagle Holding Company LLC Adonal Holding LLC St. Joseph Institute Inc. Huntingdon Lakeland Inn LLC Mill Stone Manor Inc. D&B Protection Fiore/Grappone Joint Venture LLC Majestic World Farms Inc. Majestic World Lodge and Retreat.	President & Secretary President & Secretary President President & Secretary President & Secretary President

The following directors and/or officers own, control or hold the power to vote at least 25% of other business companies:

PERCENTAGE	TYPE OF	DIRECTOR/OFFICER BUSINESS CO.		
100.00%	OR OWNERSHIP	J. M. Young & Sons, Inc.	William L. Dancy	Richard L. Kallin
100.00%		William Dancy Properties		Richard L. Kallin Law Offices
100.00%		Hill Alley Company (1)		Hill Alley Company (1)
54.00%		AWDEV, Inc.		AWDEV, Inc.
33.00%		AWGP, Inc.		AWGP, Inc.
50.00%		Beaver Court Associates LP		Beaver Court Associates LP
33.00%		Callbre Altoona Associates, LP		Callbre Altoona Associates, LP
33.00%		Callbre Boalsburg Associates, LP		Callbre Boalsburg Associates, LP
33.00%		Callbre Boalsburg Associates II, LP		Callbre Boalsburg Associates II, LP
33.00%		Callbre Construction Management, Inc.		Callbre Construction Management, Inc.
33.00%		Callbre, Inc		Callbre, Inc
33.00%		Callbre Builders, Inc.		Callbre Builders, Inc.
50.00%		Callbre Tilton Investors, LLC		Callbre Tilton Investors, LLC
50.00%		Callbre Lexington Altoona GP, LLC		Callbre Lexington Altoona GP, LLC
50.00%		Callbre Lexington Altoona, LP		Callbre Lexington Altoona, LP
50.00%		Callbre Lexington Dev., LLC		Callbre Lexington Dev., LLC
33.00%		CEWDEV, Inc.		CEWDEV, Inc.
33.00%		CEWGP, Inc.		CEWGP, Inc.
50.00%		KAK A, Inc.		KAK A, Inc.
100.00%		Kallin Holdings, LLC		Kallin Holdings, LLC
50.00%		Keith GP, LLC		Keith GP, LLC
33.00%		Keith Master GP, LLC		Keith Master GP, LLC
50.00%		KKM Properties, Ltd.		KKM Properties, Ltd.
50.00%		Myers-Exton Construction Company, Inc.		Myers-Exton Construction Company, Inc.
50.00%		MYX, Inc.		MYX, Inc.
50.00%		Park Crest Development, Ltd.		Park Crest Development, Ltd.
50.00%		Park Crest Terrace LP		Park Crest Terrace LP
50.00%		Patterson Properties		Patterson Properties
50.00%		Vista Woods, Inc.		Vista Woods, Inc.
50.00%		Vista Woods LP		Vista Woods LP
100.00%		Metzler Forrest Products	Alan Metzler	(1) Wife is partner



**Results:** A list of branches for your depository institution: KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE (ID\_RSSD: 600419).  
 This depository institution is held by KISH BANCORP, INC. (1141889) of BELLEVILLE, PA.  
 The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

**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
		Full Service (Head Office)	600419	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	4255 EAST MAIN STREET	BELLEVILLE	PA	17004	MIFFLIN	UNITED STATES	9377	0	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	3869628	BELLEFONTE BRANCH	1211 ZION ROAD	BELLEFONTE	PA	16823	CENTRE	UNITED STATES	493369	13	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	937218	GATEWAY DIVISION BRANCH	ROUTE 322 AND PENNSYLVANIA ROUTE	BROWN TOWNSHIP	PA	17084	MIFFLIN	UNITED STATES	232586	1	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	2857002	HUNTINGTON OFFICE	RT22 SMITHFIELD TWP	HUNTINGTON	PA	16652	HUNTINGDON	UNITED STATES	232591	8	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	1438682	LEWISTOWN BRANCH	ELECTRIC AVENUE AND SIXTH STREET	LEWISTOWN	PA	17044	MIFFLIN	UNITED STATES	232589	4	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	3245727	LEWISTOWN MAIN STREET BRANCH	SOUTH MAIN STREET	LEWISTOWN	PA	17004	MIFFLIN	UNITED STATES	426500	10	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	752215	STONE VALLEY DIVISION BRANCH	PENNSYLVANIA ROUTES 305 AND 26	MCALLEVYS FORT	PA	16669	HUNTINGDON	UNITED STATES	232587	2	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	431510	MCVEYTOWN BRANCH	10 EAST JOHN STREET	MCVEYTOWN	PA	17051	MIFFLIN	UNITED STATES	216039	6	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	755515	MILL CREEK BRANCH	ROUTE 22	MILL CREEK	PA	17060	HUNTINGDON	UNITED STATES	216082	5	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	2867908	KISH BANK FINANCIAL CENTER BRANCH	25 GATEWAY DRIVE	REEDSVILLE	PA	17084	MIFFLIN	UNITED STATES	232590	7	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	4215624	BROOKLINE BRANCH	1930 CLIFFSIDE DRIVE	STATE COLLEGE	PA	16801	CENTRE	UNITED STATES	Not Required	Not Required	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	3212934	HILLS PLAZA SOUTH BRANCH	1961 SOUTH ATHERTON STREET	STATE COLLEGE	PA	16801	CENTRE	UNITED STATES	422584	9	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	
		Full Service	3936810	NORTH ATHERTON BRANCH	2610 GREEN TECH DRIVE	STATE COLLEGE	PA	16803	CENTRE	UNITED STATES	493368	12	KISHACOQUILLAS VALLEY NATIONAL BANK OF BELLEVILLE, THE	600419	