

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2018

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

InFirst Bancorp MHC

Legal Title of Holding Company

935 Philadelphia Street

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

Indiana

PA

15701

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ryan M. Glista

SVP & CFO

Name

Title

724-349-2812 x216

Area Code / Phone Number / Extension

724-349-4346

Area Code / FAX Number

glistar@infirstbank.com

E-mail Address

Address (URL) for the Holding Company's web page

I, **Timothy J. Kronenwetter,**

Name of the Holding Company Director and Official

President & C.E.O.

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

08/07/2019

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. _____

Is confidential treatment requested for any portion of this report submission? No Yes **0**

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

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.

InFirst Bancorp, Inc.

Legal Title of Subsidiary Holding Company

935 Philadelphia Street

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

Indiana	PA	15701
_____ City	_____ State	_____ Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

_____ City	_____ State	_____ Zip Code
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Physical Location (if different from mailing address)

Form FR Y-6

InFirst Bancorp, MHC
Indiana, PA
Fiscal Year Ending December 31, 2018

Report Item

1: Annual Report to Shareholders

The mutual holding company does not prepare an annual report and is not registered with the SEC. Audited financial statements are prepared in accordance with GAAP guidelines and will be submitted upon completion of the audit.

2a: Organizational Chart – (*LEI is N/A for all entities unless noted)



2b: Domestic Branch Listing

Domestic branch listing provided to the Federal Reserve Bank via email to Structure@clev.frb.org on February 20, 2019. Subsequently, a revised listing was sent via email on August 7, 2019.

3: Securities Holders

InFirst Bancorp, MHC

Not Applicable

InFirst Bancorp, Inc

Not Applicable

4: Insiders

InFirst Bancorp, MHC

See attached

InFirst Bancorp, Inc

See attached

Results: A list of branches for your holding company: INFIRST BANCORP, MI
The data are as of 12/31/2018. Data reflects information that was received at

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions
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, and enter 'Change' in the **Data Action** column
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** 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

If printing this list, you may need to adjust your page setup in MS Excel. Try using the following settings:

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the details on the FR Y-10 report. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 data. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 reporting system.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	904171
OK		Full Service	3317978
OK		Full Service	2248655
OK		Full Service	4848602
OK		Full Service	3214367
OK		Full Service	5190821

IC (4442224) of INDIANA, PA.

nd processed through 01/06/2019.

ctions specified below

- 1. enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column and the sale or closure date in the **Effective Date** column.
- 2. enter 'Delete' in the **Data Action** column.
- 3. enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

single landscape orientation, page scaling, and/or legal sized paper.

Read instructions on this site for more information.
Please include the branch name and state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
Online application - <https://y10online.federalreserve.gov>.

4. Verification of these values is not required.

Popular Name	Street Address	City	State	Zip Code
INFIRST BANK	935 PHILADELPHIA ST	INDIANA	PA	15701
BURRELL TOWNSHIP BRANCH	915 ROUTE 22 HIGHWAY W	BLAIRSVILLE	PA	15717
TOWNFAIR CENTER OFFICE	475 SOUTH BEN FRANKLIN	INDIANA	PA	15701
RICHLAND TOWNSHIP BRANCH	1420 SCALP AVENUE	JOHNSTOWN	PA	15904
PUNXSUTAWNEY OFFICE BRANCH	8 BEYER ROAD	PUNXSUTAWNEY	PA	15767
TROUTVILLE OFFICE	100 KENTUCKY AVENUE	PUNXSUTAWNEY	PA	15767

ve Date column.

County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
INDIANA	UNITED STATES	Not Required	Not Required	INFIRST BANK	904171
INDIANA	UNITED STATES	Not Required	Not Required	INFIRST BANK	904171
INDIANA	UNITED STATES	Not Required	Not Required	INFIRST BANK	904171
CAMBRIA	UNITED STATES	Not Required	Not Required	INFIRST BANK	904171
JEFFERSON	UNITED STATES	Not Required	Not Required	INFIRST BANK	904171
JEFFERSON	UNITED STATES	Not Required	Not Required	INFIRST BANK	904171

Report Item 3: Securities Holder – InFirst Bancorp, MHC
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018			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 12-31-2018		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country or Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
N/A	N/A	N/A	N/A	N/A	N/A

Report Item 4: Insiders – for InFirst Bancorp,MHC

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with other businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List name of other companies (includes partnership) if 25% or more of voting securities are held (list companies and percentage of voting securities held)
Charles L. France Pittsburgh, PA, USA	Retired	Director	Director, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
Timothy J Kronenwetter Indiana, PA, USA	President and Chief Executive Officer, InFirst Bank	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
Richard L Shoemaker Blairsville, PA, USA	Funeral Home Owner	Director	Director, InFirst Bancorp, Inc & InFirst Bank	Shoemaker Funeral Home, Inc, President Shoemaker Monuments, Inc, President Shoemaker Rentals, President	N/A	N/A	Shoemaker Funeral Homes, - 70% Shoemaker Monuments – 25% Shoemaker Rentals – 50%
Thomas W Teal Indiana, PA, USA	Restaurant Owner	Director	Director, InFirst Bancorp, Inc & InFirst Bank	Sotown Inc, President	N/A	N/A	Sotown Inc, - 51%
Charles E Receski Indiana, PA, USA	Tax and Audit Professional	Director, Vice Chairman of the Board	Director, Vice Chairman of the Board, InFirst Bancorp, Inc & InFirst Bank	Receski Holdings LLC, President C Edward Receski Accounting, President	N/A	N/A	Receski Holdings LLC – 50% C Edward Receski Accounting – 100%
Donna M Bruder-Smith Punxsutawney, PA, USA	Retired, Middle School Principal	Director	Director, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
George M Evans Indiana, PA, USA	Tax and Audit Professional	Director, Chairman of the Board	Director, Chairman of the Board, InFirst Bancorp, Inc & InFirst Bank	Evans & Mack, CPA, Partner	N/A	N/A	Evans & Mack, CPA – 50%
Jonathan B. Mack Indiana, PA, USA	Attorney, Of Counsel, Marcus & Mack, P.C.	Director	Director, InFirst Bancorp, Inc & InFirst Bank	Partner, Beymer Brook, LLC Partner, Craig Lee, LLE Partner, 3MK, LLC	N/A	N/A	Beymer Brook, LLC. – 40% Craig Lee, LLC – 40% 3MK LLC – 40%
Ryan M Glista Ligonier, PA, USA	Senior Vice President and Chief Financial Officer, InFirst Bank	Director, Senior Vice President and Chief Financial Officer	Director, Senior Vice President and Chief Financial Officer	N/A	N/A	N/A	N/A
B. Seth Conner Home, PA, USA	Senior Vice President and Chief Operating Officer, InFirst Bank	Corporate Secretary	Corporate Secretary	Barr Top Rentals, LLC	N/A	N/A	Barr Top Rentals, LLC – 50%

Report Item 3: Securities Holder – InFirst Bancorp, Inc. (**lower-tier holding company of InFirst Bancorp, MHC**)
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018			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 12-31-2018		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country or Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
N/A	N/A	N/A	N/A	N/A	N/A

Report Item 4: Insiders – for InFirst Bancorp, Inc. (lower-tier holding company of InFirst Bancorp, MHC)

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with other businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List name of other companies (includes partnership) if 25% or more of voting securities are held (list companies and percentage of voting securities held)
Charles L. France Pittsburgh, PA, USA	Retired	Director	Director, InFirst Bancorp, MHC & InFirst Bank	N/A	N/A	N/A	N/A
Timothy J Kronenwetter Indiana, PA, USA	President and Chief Executive Officer, InFirst Bank	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer, InFirst Bancorp, MHC & InFirst Bank	N/A	N/A	N/A	N/A
Richard L Shoemaker Blairsville, PA, USA	Funeral Home Owner	Director	Director, InFirst Bancorp, MHC & InFirst Bank	Shoemaker Funeral Home, Inc, President Shoemaker Monuments, Inc, President Shoemaker Rentals, President	N/A	N/A	Shoemaker Funeral Homes, - 70% Shoemaker Monuments – 25% Shoemaker Rentals – 50%
Thomas W Teal Indiana, PA, USA	Restaurant Owner	Director	Director, InFirst Bancorp, MHC & InFirst Bank	Sotown Inc, President	N/A	N/A	Sotown Inc, - 51%
Charles E Receski Indiana, PA, USA	Tax and Audit Professional	Director, Vice Chairman of the Board	Director, Vice Chairman of the Board, InFirst Bancorp, MHC & InFirst Bank	Receski Holdings LLC, President C Edward Receski Accounting, President	N/A	N/A	Receski Holdings LLC – 50% C Edward Receski Accounting – 100%
Donna M Bruder-Smith Punxsutawney, PA, USA	Retired, Middle School Principal	Director	Director, InFirst Bancorp, MHC & InFirst Bank	N/A	N/A	N/A	N/A
George M Evans Indiana, PA, USA	Tax and Audit Professional	Director, Chairman of the Board	Director, Chairman of the Board, InFirst Bancorp, MHC & InFirst Bank	Evans & Mack, CPA, Partner	N/A	N/A	Evans & Mack, CPA – 50%
Jonathan B. Mack Indiana, PA, USA	Attorney, Of Counsel, Marcus & Mack, P.C.	Director	Director, InFirst Bancorp, MHC & InFirst Bank	Partner, Beymer Brook, LLC Partner, Craig Lee, LLE Partner, 3MK, LLC	N/A	N/A	Beymer Brook, LLC. – 40% Craig Lee, LLC – 40% 3MK LLC – 40%
Ryan M Glista Ligonier, PA, USA	Senior Vice President and Chief Financial Officer, InFirst Bank	Director, Senior Vice President and Chief Financial Officer	Director, Senior Vice President and Chief Financial Officer	N/A	N/A	N/A	N/A
B. Seth Conner Home, PA, USA	Senior Vice President and Chief Operating Officer, InFirst Bank	Corporate Secretary	Corporate Secretary	Barr Top Rentals, LLC	N/A	N/A	Barr Top Rentals, LLC – 50%