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. §§ 3108(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 611(a)); 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.

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.

Michael I. Malpica  
President  

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 Officer

Date of Signature: 12/31/19

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

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

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

R RSSD ID

C.I.

FR Y-6
OBS Number 7103-0297
Approval expires November 30, 2021
Page 1 of 2

Public reporting burden for this information collection is estimated to vary from 1.5 to 191 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets NW, Washington, DC 20551, and to the Office of Management and Budget Paperwork Reduction Project (7100-0297), Washington, DC 20503.
### INDEPENDENCE BANCCORP

<table>
<thead>
<tr>
<th>Name, City State Country</th>
<th>2 Principal occupation if other than with holding co.</th>
<th>3 (a) Title &amp; Position with holding co.</th>
<th>3 (b) Title &amp; Position with subsidiaries</th>
<th>4 (a) Percentage of voting shares in holding co.</th>
<th>4 (b) % of voting Shares in subsidiaries</th>
<th>4 (c) List Names of other companies (include P/ship if 25% or more of voting securities are held. List names of companies and percentage of voting securities held.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christopher W. Mack</td>
<td>N/A</td>
<td>Chairman of the Board &amp; President</td>
<td>C.E.O Independence Bank</td>
<td>None</td>
<td>7,094 8.3% common stock</td>
<td>N/A None</td>
</tr>
<tr>
<td>Bedford, Ohio, USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Joseph J. Tartabini</td>
<td>President, Tartabini Family Enterprises, Inc.</td>
<td>Director</td>
<td>Director of Bank Independence Bank</td>
<td>A) Managing Member - Tartabini Family Ent.</td>
<td>5,663 6.60% common stock</td>
<td>N/A A) Tartabini Family Ent 40% B) Oakwood Properties - 100% C) Twins Center Properties -25%</td>
</tr>
<tr>
<td>Aurora, Ohio, USA</td>
<td>OH, USA</td>
<td></td>
<td></td>
<td>B) Managing Member - Oakwood Properties, LTD.</td>
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<td>C) Member - Twins Center Properties</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>D) Gateway Properties LTD - Partnership</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>E) Vine Plaza Limited Partnership</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>F) 6060 Mayfield Rd Ltd - Limited Partnership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Louie J. Zeller</td>
<td>President, Die-Matic Corp</td>
<td>Director</td>
<td>Director of Bank Independence Bank</td>
<td>None</td>
<td>6,393 - 7.50% common stock</td>
<td>N/A None</td>
</tr>
<tr>
<td>Richfield OH, USA</td>
<td>OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nicholas J. Oliff</td>
<td>President, Jay-O-Machine</td>
<td>Director</td>
<td>Director of Bank Independence Bank</td>
<td>A) President, Jay-O Properties</td>
<td>2,582 - 3.00% common stock</td>
<td>N/A A) Jay-O Properties - 100%</td>
</tr>
<tr>
<td>Brecksville, Ohio, USA</td>
<td>OH, USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Russell G. Fortlage</td>
<td>Retired, Independence, Ohio</td>
<td>Director</td>
<td>Director of Bancorp Independence Bancorp</td>
<td>None</td>
<td>2,403 - 2.90% common stock</td>
<td>N/A None</td>
</tr>
<tr>
<td>Independence, Ohio, USA</td>
<td>OH, USA</td>
<td></td>
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</tr>
<tr>
<td>Michael J. Malcuit</td>
<td>President, Independence Bank</td>
<td>Secretary Director</td>
<td>President Independence Bank</td>
<td>None</td>
<td>None</td>
<td>N/A None</td>
</tr>
<tr>
<td>Brecksville, Ohio, USA</td>
<td>OH, USA</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

LEI is N/A unless noted
INDEPENDENCE BANCCORP

Report Item 2a: Organization Chart

INDEPENDENCE BANCCORP
Independence, OH
Incorporated in Ohio

100% Owned Subsidiaries

Independence Bank (Independence, Ohio)
Incorporated in Ohio

Independence Equipment (Independence, Ohio)
Leasing Company
Incorporated in Ohio

All Others
None

Report Item 2(b)
Report Item 3(1): Shareholders

A. B. C.

Louie J. Zeitler USA 6,393 Shares
Richfield, Ohio 7.50%

Christopher W. Mack USA 7,094 Shares
Bedford, Ohio 8.3%

Joseph J. Tartabini USA 5,663 Shares
Aurora, Ohio 6.60%

Report Item 3(2): N/A

*LEI IS N/A UNLESS NOTED
Results: A list of branches for your depository institution: INDEPENDENCE BANK (ID_RSSD: 956527). This depository institution is held by INDEPENDENCE BANCCORP (1070970) of INDEPENDENCE, OH. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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 was revised.
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

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.
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 UNIMUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2019</td>
<td>Full Service (Head Office)</td>
<td>956527</td>
<td>INDEPENDENCE BANK</td>
<td>4401 ROCKSIDE RD</td>
<td>INDEPENDENCE</td>
<td>OH</td>
</tr>
</tbody>
</table>
tion first became valid in the Effective Date column.

in the Effective Date column.

Close, Delete, or Add.

<table>
<thead>
<tr>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>44131-2162</td>
<td>CUYAHOGA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INDEPENDENCE BANK</td>
<td>956527</td>
<td></td>
</tr>
</tbody>
</table>