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. §§ 3105(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.

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.

I, James L. Kifer
Name of the Company Director and Official
President, Chief Executive Officer and a Director
Title of the Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in compliance 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 Company Director and Official
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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2020
Month / Day / Year
549300V0TP1038DCU7B85
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
CCCB Bancorp, Inc.

Legal Title of Holding Company
333 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Clarin Pennsylvania 16214
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
James L. Kifer
Name
814-226-6000 EXT 1101
Area Code / Phone Number / Extension
814-226-4882
Area Code / Fax Number
j.kifer@clarionbank.com
E-mail Address
https://clarionbank.com
Address (URL) for the Holding Company’s web page

0
Is confidential treatment requested for any portion of this report submission? (1=Yes, 0=No)

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

1. a letter justifying this request has been 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.90 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 (7100-0207), Washington, DC 20503.

12/2019
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 the 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 opened 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 copy to your FRB contact. See the detailed instructions on this site for more information.

If you are emailing 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-9 report requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-9 report may be submitted in a hardcopy format or via the FR Y-9 online application - https://fr2online.federalreserve.gov.

* FDIC LCN/IC, Office Number, and ID 3550 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 (3550)</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC LCN</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID (3550)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2185379</td>
<td>CLARION COUNTY COMMUNITY BANK</td>
<td>233 MAIN STREET</td>
<td>CLARION</td>
<td>PA</td>
<td>16242</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CLARION COUNTY COMMUNITY BANK</td>
<td>2185379</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5543902</td>
<td>FRANKLIN BRANCH</td>
<td>4127 ELE STREET</td>
<td>FRANKLIN</td>
<td>PA</td>
<td>16322</td>
<td>YORK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CLARION COUNTY COMMUNITY BANK</td>
<td>2185379</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3641319</td>
<td>NEW KFFI CHEM OFFICE</td>
<td>606 BROAD STREET</td>
<td>NEW KFFI</td>
<td>PA</td>
<td>16242</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CLARION COUNTY COMMUNITY BANK</td>
<td>2185379</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4192510</td>
<td>RIMERSBURG OFFICE</td>
<td>581 MAIN STREET</td>
<td>RIMERSBURG</td>
<td>PA</td>
<td>16248</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CLARION COUNTY COMMUNITY BANK</td>
<td>2185379</td>
<td></td>
</tr>
</tbody>
</table>
ITEM 1: Annual Report to Shareholders.

The Annual Report to Shareholders of CCCB Bancorp, Inc. (the “Company”) for the year ended December 31, 2020, in the form to be made available to its shareholders on or about April __, 2021, will be filed separately with the Federal Reserve Bank of Philadelphia as soon as it is available.

ITEM 2a: Organization Chart.

As of December 31, 2020, the Company owns all of the issued and outstanding shares of capital stock of Clarion County Community Bank (the “Bank”) headquartered in Clarion, Pennsylvania. The Company has no other subsidiaries or investments. The Bank has no subsidiaries. The Company, the Bank and Properties do not directly or indirectly control between 5 and 25 percent of the shares of any class of voting securities of any other company. The organization chart is set forth below:

ITEM 2b: Domestic Branch Listing.

The list of domestic branches within the Company’s organization as of December 31, 2020, made available by the Federal Reserve to the Company (the “Branch List”) and attached hereto, is correct.
Report Item 3: Securities Holders
(1)(a)(b)(c) and 2(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 12-31-2020

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 ended 12-31-2020.

<table>
<thead>
<tr>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders

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

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>William E. Hager III</td>
<td>Attorney</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board of Bank</td>
<td>Owner of The Law Offices of William E. Hager, III, LLC</td>
<td>2.2%</td>
<td>None</td>
<td>The Law Offices of William E. Hager, III, LLC (100%)</td>
</tr>
<tr>
<td>Hawthorn, Pennsylvania, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>J. Todd Bish</td>
<td>Chiropractor</td>
<td>Director</td>
<td>Director of Bank</td>
<td>Owner and Operator of Bish Chiropractic Center</td>
<td>0.8%</td>
<td>None</td>
<td>Bish Chiropractic LLC (100%)</td>
</tr>
<tr>
<td>New Bethlehem, Pennsylvania, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Susanne A. Burns</td>
<td>Partner in several real estate and insurance businesses</td>
<td>Director</td>
<td>Director of Bank</td>
<td>Partner in Burns &amp; Burns Associates, Inc.</td>
<td>2.3%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Shippenville, Pennsylvania, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Continued)
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiary)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) Percentage of Voting Shares in Holding Company</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Fred Cherico</td>
<td>Shippensburg, PA</td>
<td>President and COO of computer network designer/manager</td>
<td>Director</td>
<td>Director of Bank</td>
<td>President and COO of Computer Support &amp; Associates, Inc.</td>
<td>1.0%</td>
<td>None</td>
<td>Computer Support &amp; Associates, Inc. (100%)</td>
</tr>
<tr>
<td>Rodney R. Flick</td>
<td>Rimersburg, PA</td>
<td>CEO of commercial construction company</td>
<td>Director</td>
<td>Director of Bank</td>
<td>CEO of C.B.F. Contracting, Inc.</td>
<td>1.4%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>H. Jerome Heffner, Jr.</td>
<td>Hawthorn, PA</td>
<td>Retired</td>
<td>Director</td>
<td>Director of Bank</td>
<td>Retired</td>
<td>0.8%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Stephen J. Jaworski</td>
<td>New Bethlehem, PA</td>
<td>Dentist</td>
<td>Director</td>
<td>Director of Bank</td>
<td>Self-Employed</td>
<td>1.6%</td>
<td>None</td>
<td>Stephen J. Jaworski DMD (100%)</td>
</tr>
<tr>
<td>James L. Kifer</td>
<td>Rimersburg, PA</td>
<td>N/A</td>
<td>President, CEO, CFO and Director</td>
<td>President, CEO, CFO and Director of Bank</td>
<td>N/A</td>
<td>0.8%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Don D. Lewis</td>
<td>Clarion, PA</td>
<td>Business Owner – manufacturer of residential and commercial modular structures</td>
<td>Director</td>
<td>Director of Bank</td>
<td>CEO of Structural Modulairs, Inc.</td>
<td>3.5%</td>
<td>None</td>
<td>Structural Modulares, Inc. (100%)</td>
</tr>
<tr>
<td>Mark V. Neiswongser</td>
<td>New Bethlehem, PA</td>
<td>COO of title abstract company</td>
<td>Director</td>
<td>Director of Bank</td>
<td>COO of Falcon Settlements Inc.</td>
<td>0.8%</td>
<td>None</td>
<td>Falcon Settlements Inc. (50%)</td>
</tr>
<tr>
<td>Thomas B. Ray</td>
<td>Clarion, PA</td>
<td>President of companies engaged in supermarket business</td>
<td>Director</td>
<td>Director of Bank</td>
<td>President of Thomas G. Ray, Inc. and Avonelle, Inc.</td>
<td>1.5%</td>
<td>None</td>
<td>Thomas G. Ray, Inc. (100%); Avonelle, Inc. (100%); and Rapart Realty Co. (43.72%)</td>
</tr>
<tr>
<td>Richard A. Shirey</td>
<td>Punxsutawney, PA</td>
<td>Owner/operator of dairy farm</td>
<td>Director</td>
<td>Director of Bank</td>
<td>Owner and Operator of Shirey Farms and ECM Exploration</td>
<td>0.5%</td>
<td>None</td>
<td>Shirey Farms (100%); ECM Exploration (100%)</td>
</tr>
<tr>
<td>Michael A. Fornof</td>
<td>Clarion, PA</td>
<td>N/A</td>
<td>Executive Vice President and Chief Credit Officer of Bank</td>
<td>N/A</td>
<td></td>
<td>0.02%</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>