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. §§ 310(b)(a) and 310(b)(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, 318, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1650a(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 forming as a corporation or an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Martin P. Sutter

Name of the Holding Company Director and Official

Chairman, President, and 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 281, 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

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

n/a

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

n/a

Reporter's Name, Street, and Mailing Address

Genbanc, Inc.

PO Box 98

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

Genoa, Ohio 43430

City State Zip Code

801 Main Street

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Todd Marsh  
VP, CFO

Name Title

567-400-1235

Area Code / Phone Number / Extension

419-855-3789

Area Code / FAX Number

tmarch@genoabank.com

E-mail Address

n/a

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

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

☐

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 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 (7100-0207), Washington, DC 20503.
Report Item
1: GenBanc prepares an annual report for its shareholders. One copy included

2a: Organizational Chart

```
LEI NONE
GenBanc, Inc. Genoa, Ohio
Incorp in Ohio

100%
Genoa Financial, Inc
Genoa, Ohio
Incorp in Ohio
LEI none

100%
The Genoa Banking
Company Genoa, Ohio
Incorp in Ohio
LEI 546300DRK11J5D73X280

100%
GenBanc Software, Inc.
Genoa, Ohio
Incorp in Ohio
LEI none
```
### List of branches for your depository institution: CENCO BANKING COMPANY, THE (ID: R13P-50481).

This depositary institution is held by CENCO, INC. (ID: 1351336) of CENCO, OH.

The data are as of 12/31/2020. Data reflects information that was received and processed through 10/05/2021.

#### Reconciliation and Verification Steps
1. In the Date 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 or acceptable, enter "OK" in the Date Action column.
- **Close**: If the branch information is incorrect or unacceptable, enter "Close" in the Date Action column and the date when information first became invalid in the Effective Date column.
- **Change**: If a branch listed was sold or closed, enter "Close" in the Date Action column and the date of sale or closure date in the Effective Date column.

#### 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-10D reporting requirements you must also submit FR Y-10D Domestic Branch Schedules for each branch with data action of 'Close, Delete or Add'.

The FR Y-10D report may be submitted in a hardcopy format or via the FR Y-10D Online application: https://fr10d.federalreserve.gov.

* FCUCINNUM, Office number, and ID, R13P columns are for reference only. Verification of these values is not required.*

<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Banking Type</th>
<th>Branch ID, R13P</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FRB Code*</th>
<th>Office Number*</th>
<th>Branch Office</th>
<th>Head Office</th>
<th>Head Office Id, R13P*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>0041001</td>
<td>S123 Street Branch</td>
<td>123 Main Street</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45201</td>
<td>UNITED STATES</td>
<td>OH</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CENCO BANKING COMPANY, THE</td>
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<td>CENCO BANKING COMPANY, THE</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>0041002</td>
<td>S124 Street Branch</td>
<td>456 Elm Street</td>
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<td>OH</td>
<td>45202</td>
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<td>OH</td>
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<td>CENCO BANKING COMPANY, THE</td>
<td>50481</td>
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<td>OK</td>
<td>12/31/2020</td>
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<td>0041003</td>
<td>S125 Street Branch</td>
<td>789 Oak Street</td>
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<td>OH</td>
<td>45203</td>
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<td>CENCO BANKING COMPANY, THE</td>
<td>50481</td>
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<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>0041004</td>
<td>S126 Street Branch</td>
<td>111 Walnut Street</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45204</td>
<td>UNITED STATES</td>
<td>OH</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CENCO BANKING COMPANY, THE</td>
<td>50481</td>
<td>CENCO BANKING COMPANY, THE</td>
<td>50481</td>
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<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>0041005</td>
<td>S127 Street Branch</td>
<td>321 Maple Street</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45205</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<td>50481</td>
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<tr>
<td>OK</td>
<td>12/31/2020</td>
<td>Full Service</td>
<td>0041006</td>
<td>S128 Street Branch</td>
<td>567 Cedar Street</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45206</td>
<td>UNITED STATES</td>
<td>OH</td>
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<td>CENCO BANKING COMPANY, THE</td>
<td>50481</td>
</tr>
</tbody>
</table>
Form FR Y-6  
GenBanc, Inc.  
Fiscal Year Ending December 31, 2020

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

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Country of Citizenship</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Linda Bertok</td>
<td>USA</td>
<td>131,889.014 Shares - 17.32% Common Stock</td>
</tr>
<tr>
<td>Toledo, OH 43614-1251</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denise Bowland Boldt</td>
<td>USA</td>
<td>73,999.342 Shares - 9.73% Common Stock</td>
</tr>
<tr>
<td>The George Bowland Trust</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Genoa, Ohio 43430</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Shareholders 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 12-31-2020

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Country of Citizenship</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Address</td>
<td>Principal Occupation</td>
</tr>
<tr>
<td>------------------</td>
<td>-------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Martin P. Suller</td>
<td>N/A</td>
<td>President/CEO and Chairman</td>
</tr>
<tr>
<td>John Harbal II</td>
<td>Retired</td>
<td>Director</td>
</tr>
<tr>
<td>Maunee, Ohio 43537</td>
<td></td>
<td>Horticulture</td>
</tr>
<tr>
<td>Millbury, OH 43447</td>
<td></td>
<td>Attorney</td>
</tr>
<tr>
<td>Dennis M. Bowland</td>
<td></td>
<td>CPA</td>
</tr>
<tr>
<td>Seneca, OH 43430</td>
<td></td>
<td>Insurance Sales</td>
</tr>
<tr>
<td>Cuyahoga Falls, OH 43611</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Todd Marsh</td>
<td></td>
<td>CFO</td>
</tr>
<tr>
<td>Port Clinton, Ohio 43452</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aaron Moore</td>
<td></td>
<td>VP</td>
</tr>
<tr>
<td>Oak Harbor, OH 43449</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linda Bertok</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Waterville, OH 43566-0140</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>