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(e)); 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, 616, and 803 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 as 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 Holding Company Director and Official

President/Chief Executive Officer and Director

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.

Date of Signature

3/24/2022

[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, 2021

Month / Day / Year

549300V0TP1038DCU785

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

549300V0TP1038DCU785

Table of Contents

Date of Report

333 Main Street

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

Clairion  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

President/CEO

Title

814-226-6000 EXT 1101

Area Code / Phone Number / Extension

814-226-4862

Area Code / FAX Number

jkipfer@claironbank.com

E-mail Address

https://claironbank.com

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

Is confidential treatment requested for any portion of this report submission? 
[ ] Yes [ ] No

0=No 1=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 this 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 "confidential."

12/2019
ITEM 1: Annual Report to Shareholders.

The Annual Report to Shareholders of CCCB Bancorp, Inc. (the “Company”) for the year ended December 31, 2021, in the form to be made available to its shareholders on or about April 11, 2022, will be filed separately with the Federal Reserve Bank of Cleveland as soon as it is available.

ITEM 2a: Organization Chart.

As of December 31, 2021, 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 and the Bank 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:

![Organization Chart]

ITEM 2b: Domestic Branch Listing.

The list of domestic branches within the Company’s organization as of December 31, 2021, made available by the Federal Reserve to the Company (the “Branch List”) and attached hereto, is correct.
**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 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 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-9 file reporting 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 hard copy format or via the FR Y-9 Online application - https://y9online.federalreserve.gov.

* FDIC LUMBNM, Office Number, and ID, ASSO 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_ASSO</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 LUMBNM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_ASSO*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
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<td>Full Service</td>
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<td>CLARION COUNTY COMMUNITY BANK</td>
<td>888 MAIN STREET</td>
<td>CLARION</td>
<td>PA</td>
<td>16254</td>
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<td>UNITED STATES</td>
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</tr>
<tr>
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<td></td>
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<td>222 E ST MAIN STREET</td>
<td>FRANKLIN</td>
<td>PA</td>
<td>16253</td>
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<td>UNITED STATES</td>
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<td></td>
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<td>BETHLEHEM OFFICE</td>
<td>108 BROAD ST MAIN STREET</td>
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<td>PA</td>
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<td>3185579</td>
<td></td>
</tr>
</tbody>
</table>
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 12-31-2021

<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 12-31-2021.

<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>
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<td></td>
</tr>
</tbody>
</table>
### CCCB Bancorp, Inc.
Clarion, PA
Fiscal year Ended December 31, 2021

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) 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 Hawthorn, Pennsylvania, USA</td>
<td>Attorney</td>
<td>Chairman of the Board</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>J. Todd Bish New Bethlehem, Pennsylvania, USA</td>
<td>Chiropractor</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>Susanne A. Burns Shippensburg, Pennsylvania, USA</td>
<td>Partner in several real estate and insurance businesses</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>
</tbody>
</table>

(Continued)
| Name, City, State, Country | (2) Principal Occupation if other than with Holding Company | (3(a)) Title & Position with Subsidiaries (include names of subsidiaries) | (3(b)) 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 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) |
|---------------------------|----------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| J. Fred Cherico Clarion, Pennsylvania, USA | President and COO of computer network designer/manager | Director | Director of Bank | President and COO of Computer Support & Associates, Inc. | 0.8% | None Computer Support & Associates, Inc. (100%) |
| Rodney R. Flick Rimersburg, Pennsylvania, USA | Director | Director | Director of Bank | CEO of C.B.F. Contracting, Inc. | 1.4% | None None |
| H. Jerome Heffner, Jr. Hawthorn, Pennsylvania, USA | Retired | Director | Director of Bank | Retired | 0.8% | None None |
| Stephen J. Jaworski New Bethlehem, Pennsylvania, USA | Dentist | Director | Director of Bank | Self-Employed | 1.7% | None Stephen J. Jaworski DMD (100%) |
| James L. Kifer Rimersburg, Pennsylvania, USA | N/A | President, CEO, CFO and Director | President, CEO, CFO and Director of Bank | N/A | 0.8% | None None |
| Mark V. Neiswonger New Bethlehem, Pennsylvania, USA | COO of title abstract company | Director | Director of Bank | COO of Falcon Settlements Inc. | 0.8% | None Falcon Settlements Inc. (50%) |
| Thomas B. Ray Clarion, Pennsylvania, USA | President of companies engaged in supermarket business | Director | Director of Bank | President of Thomas G. Ray, Inc. and Avonelle, Inc. | 1.6% | None Thomas G. Ray, Inc. (100%); Avonelle, Inc. (100%); and Rapart Realty Co. (43.72%) |
| Richard A. Shirey Punxsutawney, Pennsylvania, USA | Owner/operator of dairy farm | Director | Director of Bank | Owner and Operator of Shirey Farms | 0.5% | None Shirey Farms (100%) ECM Exploration (100%) |
| Michael A. Fornof Clarion, Pennsylvania, USA | N/A | Executive Vice President | Executive Vice President and Chief Credit Officer of Bank | N/A | 0.02% | None None |