

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.

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.

[Signature]  
 Signature of Holding Company Director and Official  
3/24/2022  
 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, 2021

Month / Day / Year  
549300V0TP1038DCU785  
 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  
Clarion 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 President/CEO  
 Name Title

814-226-6000 EXT 1101  
 Area Code / Phone Number / Extension  
814-226-4882  
 Area Code / FAX Number

jkifer@clarionbank.com  
 E-mail Address

https://clarionbank.com  
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....  
 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 the report .....

2. a letter justifying this request has been provided separately ...

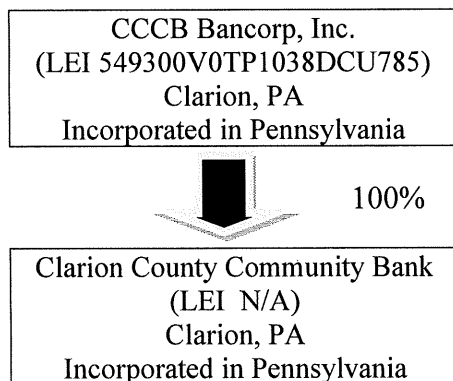
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

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:



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.

Results: A list of branches for your holding company: **CCCB BANCORP, INC. [5493876] of CLARION, PA.**  
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/07/2022**.

**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 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 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-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action of Change, Close, Delete, or Add**.  
 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 UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3185579	CLARION COUNTY COMMUNITY BANK	333 MAIN STREET	CLARION	PA	16214	CLARION	UNITED STATES	Not Required	Not Required	CLARION COUNTY COMMUNITY BANK	3185579	
OK		Full Service	5543070	FRANKLIN BRANCH	1272 ELK STREET	FRANKLIN	PA	16323	VENANGO	UNITED STATES	Not Required	Not Required	CLARION COUNTY COMMUNITY BANK	3185579	
OK		Full Service	3641758	NEW BETHLEHEM OFFICE	308 BROAD STREET	NEW BETHLEHEM	PA	16242	CLARION	UNITED STATES	Not Required	Not Required	CLARION COUNTY COMMUNITY BANK	3185579	
OK		Full Service	4140520	RIMERSBURG OFFICE	592 MAIN STREET	RIMERSBURG	PA	16248	CLARION	UNITED STATES	Not Required	Not Required	CLARION COUNTY COMMUNITY BANK	3185579	

**CCCB Bancorp, Inc.**  
**Clarion, PA**  
**Fiscal year Ended December 31, 2021**

Report Item 3: Securities Holders  
(1)(a)(b)(c) and 2(a)(b)(c)

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**Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 12-31-2021**

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<u>(1)(a) Name, City, State, Country</u>	<u>(1)(b) Country of Citizenship or Incorporation</u>	<u>(1)(c) Number and Percentage of Each Class of Voting Securities</u>
NONE		

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**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.**

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<u>(2)(a) Name, City, State, Country</u>	<u>(2)(b) Country of Citizenship or Incorporation</u>	<u>(2)(c) Number and Percentage of Each Class of Voting Securities</u>
NONE		

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**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)

(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 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)
William E. Hager III Hawthorn, Pennsylvania, USA	Attorney	Chairman of the Board	Chairman of the Board of Bank	Owner of The Law Offices of William E. Hager, III, LLC	2.2%	None	The Law Offices of William E. Hager, III, LLC (100%)
J. Todd Bish New Bethlehem, Pennsylvania, USA	Chiropractor	Director	Director of Bank	Owner and Operator of Bish Chiropractic Center	0.8%	None	Bish Chiropractic LLC (100%)
Susanne A. Burns Shipperville, Pennsylvania, USA	Partner in several real estate and insurance businesses	Director	Director of Bank	Partner in Burns & Burns Associates, Inc.	2.3%	None	None

(Continued)

(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 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.	1.0%	None	Computer Support & Associates, Inc. (100%)
Rodney R. Flick Rimersburg, Pennsylvania, USA	CEO of commercial construction company	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