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, 155, 512, 601, 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

I, John D. Gandolfi
Name of the Holding Company Director and Official
Chairman
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 of Holding 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.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021
Month / Day / Year
549330GXX2PE8K7P7HN90
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Community Bankers' Corporation
Legal Title of Holding Company
1271 Indian Springs Road, PO Box 130
(Mailing Address of the Holding Company) Street / P.O. Box
Indiana
City
PA
State
15701
Zip Code
N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Trisha J. Brewer
Treasurer
Name
Title
724-464-2234
Area Code / Phone Number / Extension
724-349-1032
Area Code / FAX Number
tbrewer@marioncenterbank.com
E-mail Address
https://marioncenterbank.com
Address (URL) for the Holding Company's web page

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

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 (7100-0297), Washington, DC 20503

12/2019
Report Item

1. The BHC is not required to prepare form 10K with the SEC. The BHC does prepare an annual report for its shareholders. The annual report will submitted via Reporting Central when available.

2. **Organization Chart**

   Community Bankers’ Corporation - Indiana, PA (Incorporated in Pennsylvania)
   LEI No. 549300G XK2PE8KP7HN90

   The Holding Company owns 100% of the outstanding common stock of its subsidiary, Marion Center Bank, Indiana, PA. Community Bankers’ Corporation has only one type of stock, common shares. (Incorporated in Pennsylvania)
   LEI No. N/A

   The Holding Company owns 100% of Community Bankers Statutory Trust II, Indiana PA. (Incorporated in Pennsylvania)
   LEI No. N/A

2.b Submitted early via email to the Federal Reserve on 1/24/22.
### Table

<table>
<thead>
<tr>
<th>Description</th>
<th>Original Source</th>
<th>Phone</th>
<th>Address 1</th>
<th>Address 2</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Start Date</th>
<th>End Date</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Store</td>
<td>Phone: (512) 627-1100</td>
<td>512-627-1100</td>
<td>1211 WASHINGTON STREET</td>
<td>SALEM</td>
<td>PA 15120</td>
<td>UNITED STATES</td>
<td>May 25</td>
<td>June 30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store</td>
<td>Phone: (512) 627-1100</td>
<td>512-627-1100</td>
<td>700 MAIN STREET G</td>
<td>SUCCASUNNA</td>
<td>PA 15130</td>
<td>UNITED STATES</td>
<td>May 25</td>
<td>June 30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store</td>
<td>Phone: (512) 627-1100</td>
<td>512-627-1100</td>
<td>700 MAIN STREET D</td>
<td>SUCCASUNNA</td>
<td>PA 15130</td>
<td>UNITED STATES</td>
<td>May 25</td>
<td>June 30</td>
<td></td>
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</tr>
<tr>
<td>Store</td>
<td>Phone: (512) 627-1100</td>
<td>512-627-1100</td>
<td>700 MAIN STREET A</td>
<td>SUCCASUNNA</td>
<td>PA 15130</td>
<td>UNITED STATES</td>
<td>May 25</td>
<td>June 30</td>
<td></td>
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</tbody>
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Report Item 3: Shareholders (Page 1 of 2)
(1)(a)(1)(b)(1)(c)

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name &amp; Address</strong>&lt;br&gt;(City, State, Country)</td>
<td><strong>Country of Citizenship or Incorporation</strong></td>
<td><strong>Number and Percentage of Each Class of Voting Securities</strong></td>
</tr>
<tr>
<td>CEDE &amp; Co. &lt;br&gt;New York, NY, USA</td>
<td>USA</td>
<td>451,492 – 20.06% Common Stock</td>
</tr>
<tr>
<td><strong>Family Acting in Concert</strong>&lt;br&gt;Thelma V. Oberlin, Trustee or Successor Trustee of the Thelma Oberlin Trust&lt;br&gt;Punxsutawney, PA, USA</td>
<td>USA</td>
<td>91,795 – 4.08% Common Stock</td>
</tr>
<tr>
<td>Diane L. Oberlin, Trustee or Successor Trustee of the Diane Oberlin Trust&lt;br&gt;Punxsutawney, PA, USA</td>
<td>USA</td>
<td>14,450 – 0.64% Common Stock</td>
</tr>
<tr>
<td>Diane L. Oberlin, Trustee or Successor Trustee of the Diane Oberlin Trust or Scott L. Vanderpool&lt;br&gt;Punxsutawney, PA, USA</td>
<td>USA</td>
<td>785 – 0.03% Common Stock</td>
</tr>
<tr>
<td>(1)(a) Name &amp; Address (City, State, Country)</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>---------------------------------------------</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>Scott L. Vanderpool or Diane Oberlin Trustee or Successor Trustee of the Diane Oberlin Trust Punxsutawney, PA, USA</td>
<td>USA</td>
<td>8,355 – 0.37% Common Stock</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>115,385 – 5.12% Common Stock</strong></td>
</tr>
</tbody>
</table>

2(a) Thru 2(c) N/A (Not applicable)
Report Item 4: Directors and Officers (Page 1 of 2)
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company-Community Bankers’ Corporation</th>
<th>Title &amp; Position with Subsidiary- Marion Center Bank</th>
<th>Title &amp; Position with Other Businesses</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Percentage of Voting Shares in Other Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dennis E. Bence</td>
<td>Marion Center, PA</td>
<td>Director</td>
<td>Director</td>
<td>Partner Twinbrook Coal Co</td>
<td>.88%</td>
<td>0%</td>
<td>Twinbrook Coal - 50% Twinbrook Farms - 100%</td>
</tr>
<tr>
<td>Kerry Mears</td>
<td>Marion Center, PA</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>.45%</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert Packer</td>
<td>Clymer, PA</td>
<td>Director &amp; Vice Chairman</td>
<td>Director &amp; Vice Chairman</td>
<td>N/A</td>
<td>1.72%</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>Charles R. Glasser</td>
<td>Marion Center, PA</td>
<td>Director</td>
<td>Director</td>
<td>County Executive Director</td>
<td>.54%</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>Michael J. Lawer</td>
<td>Indiana, PA</td>
<td>Director</td>
<td>Director</td>
<td>Owner/Operator</td>
<td>1.35%</td>
<td>0%</td>
<td>Lawer Enterprise - 100%</td>
</tr>
<tr>
<td>John D. Gandolfi</td>
<td>Home, PA</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman</td>
<td>Owner</td>
<td>2.63%</td>
<td>0%</td>
<td>Gandolfi Tax Services - 90%</td>
</tr>
<tr>
<td>Timothy D. Burkett</td>
<td>Punxsutawney, PA</td>
<td>Director</td>
<td>Director</td>
<td>President R&amp;S Machine Co. Inc. General Manager Redstar Energy, LLC</td>
<td>1.39%</td>
<td>0%</td>
<td>R&amp;S Machine - 85% Redstar Energy - 100%</td>
</tr>
<tr>
<td>Samuel H. Clark</td>
<td>Indiana, PA</td>
<td>Director</td>
<td>Director</td>
<td>Attorney</td>
<td>.24%</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>ALL IN USA</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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</tr>
</tbody>
</table>
Form FR Y-6
December 31, 2021

Report Item 4: Directors and Officers (Page 2 of 2)
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company-Community Bankers' Corporation</th>
<th>(3)(b) Title &amp; Position with Subsidiary- Marion Center Bank</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4)(c) Percentage of Voting Shares in Other Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEDE &amp; Co. New York, NY</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>20.06%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>George P. Karlheim Northern Cambria, PA</td>
<td>N/A</td>
<td>President</td>
<td>President/Chief Executive Officer, Director</td>
<td>N/A</td>
<td>.83%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Trisha J. Brewer Dayton, PA</td>
<td>N/A</td>
<td>Treasurer</td>
<td>Senior Vice President/Chief Financial Officer</td>
<td>N/A</td>
<td>.24%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Anna M. Mano Marion Center, PA</td>
<td>N/A</td>
<td>Secretary</td>
<td>Executive Secretary</td>
<td>N/A</td>
<td>.02%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>ALL IN USA</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>