

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, Ronald L. Zimmerly, Jr.

Name of the Holding Company Director and Official

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 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

09/08/2022

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

N/A

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

Reporter's Name, Street, and Mailing Address

Liberty Bancshares, Inc.

Legal Title of Holding Company

118 South Main Street

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

Ada

Ohio



45810

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bryan L. Marshall

EVP/CFO

Name

Title

419-634-5015

Area Code / Phone Number / Extension

419-634-0335

Area Code / FAX Number

bmarshall@myliberty.bank

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	<input type="checkbox"/> <input checked="" type="checkbox"/>
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		<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

Form FR Y-6
Liberty Bancshares, Inc.
Ada, Ohio
Fiscal Year Ending December 31, 2021

Report Item 1: See Annual Report.

Report Item 2 a: Organization Chart.
Liberty Bancshares, Inc., is a one bank holding company (incorporated in Ohio) and located in Ada, Ohio with one subsidiary, Liberty National Bank (LEI: 5493008X303QT73TU753).
[The Holding Company (incorporated in Ohio) owns 100% of the subsidiary].

LEI is N/A unless noted.

Report Item 2 b: Domestic Bank Listing.
Branch Data was verified and e-mailed to the Federal Reserve Bank of Cleveland on 3/16/2022.

Report Item 3: Securities Holders

Castle Creek Capital Partners VI, LP Rancho Santa Fe, California, USA Country of Incorporation: United States	<table border="1"><tr><td>8.38%</td><td>Common Stock</td></tr></table>	8.38%	Common Stock
8.38%	Common Stock		
Cede & Co. New York, New York, USA Country of Incorporation: United States	<table border="1"><tr><td>5.97%</td><td>Common Stock</td></tr></table>	5.97%	Common Stock
5.97%	Common Stock		
Thomas E. Griffith Ada, Ohio, USA Country of Citizenship: United States	<table border="1"><tr><td>5.62%</td><td>Common Stock</td></tr></table>	5.62%	Common Stock
5.62%	Common Stock		
Report Item 3(2): Charles Van Dyne Alger, Ohio, USA Country of Citizenship: United States	<table border="1"><tr><td>4.72%</td><td>Common Stock</td></tr></table>	4.72%	Common Stock
4.72%	Common Stock		

Results: A list of branches for your holding company: LIBERTY BANCSHARES, INC. (1246579) of ADA, OH.
 The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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 On line application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM Office Number and D_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)	130813	LIBERTY NATIONAL BANK	118 S MAIN ST	ADA	OH	45810	HARDIN	UNITED STATES	Not Required	Not Required	LIBERTY NATIONAL BANK	130813	
OK		Full Service	2465854	BELLEFONTAINE BRANCH	1120 NORTH MAIN ST.	BELLEFONTAINE	OH	43311	LOGAN	UNITED STATES	Not Required	Not Required	LIBERTY NATIONAL BANK	130813	
OK		Full Service	4528221	BELLEFONTAINE SOUTH BRANCH	1454 SOUTH MA N STREET	BELLEFONTAINE	OH	43311	LOGAN	UNITED STATES	Not Required	Not Required	LIBERTY NATIONAL BANK	130813	
OK		Full Service	780124	KENTON CITY BRANCH	MAIN STREET & FRANKLIN STREET	KENTON	OH	43326	HARDIN	UNITED STATES	Not Required	Not Required	LIBERTY NATIONAL BANK	130813	
OK		Full Service	3775662	MARYSVILLE BRANCH	160 COLEMAN CROSSING BOULEVARD	MARYSVILLE	OH	43040	UNION	UNITED STATES	Not Required	Not Required	LIBERTY NATIONAL BANK	130813	
OK		Full Service	5112757	WESTERVILLE BRANCH	33 S. CLEVELAND AVE.	WESTERVILLE	OH	43081	FRANKLIN	UNITED STATES	Not Required	Not Required	LIBERTY NATIONAL BANK	130813	

**FORM FR Y-6
(as of 12/31/2021)**

Report Item 4: Insiders

(1) Names & Address (City, State, County)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(d) 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)
Mary Hubbell-Ewing Alger, OH USA	Employment & Training Coordinator	Director	Director Liberty National Bank	Employment & Training Coordinator	0.39%	None	N/A
Thomas E. Griffith Ada, OH USA	Seed Production Powell Seeds	Director	Director Liberty National Bank	Partner Powell Seeds	5.62%	None	Powell Seeds 50%
Bryan L. Marshall Ada, OH USA	N/A	Secretary & Treasurer	Executive Vice Pres. Liberty National Bank	N/A	0.18%	None	N/A
John Navin Bluffton, OH USA	Dean & Professor of Economics Ohio Northern University	Director	Director Liberty National Bank	Dean, College of Business Admin. Ohio Northern University	0.20%	None	N/A
Paul W. Root III Kenton, OH USA	Retired - Retail Sales Root Lumber Co.	Director	Director Liberty National Bank	N/A	0.09%	None	N/A
Thomas J. Simon Bellefontaine, OH USA	Insurance Agent CoverLink Insurance	Director	Director Liberty National Bank	President Hill & Hamilton, Inc. Co-owner Shady Property Management LTD	0.14%	None	Hill & Hamilton, Inc. 100% Shady Property Mgmt. LTD 50%
Mark R. Watkins Kenton, OH USA	Farmer	Director & Chairman	Director Liberty National Bank	Partial Owner Watkins Farm Partial Owner Rushwood Farms, Inc.	0.43%	None	Watkins Farm 50% Rushwood Farms, Inc. 25%
Ronald L. Zimmerly, Jr. Bellefontaine, OH USA	N/A	Director & President	Director & Pres./CEO Liberty National Bank	N/A	0.49%	None	N/A