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. §§ 3108(a) and 3108(a)(1)); 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.

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, Douglas W. Boy
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):
12-31-2021

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Union Bancorp, Inc.

PO Box 7
(Mailing Address of the Holding Company) Street / P.O. Box

West Mansfield Ohio 43358

City State Zip Code

105 E. Center St., West Mansfield OH 43358

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Teresa Fields

Name

Secy/Treas

Title

937-355-6511

Area Code / Phone Number / Extension

937-355-3401

Area Code / FAX Number
tfield@bankatubc.com

E-mail Address

NA

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

Is confidential treatment requested for any portion of this report submission? ☐ No ☐ 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 ☐ ☐
   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: Annual Report to shareholders is attached

Report Item 2a: Organizational Chart

Report Item 2b: Domestic Branch Listing - e-mailed 3/4/2022 with no changes to: structure.clev@clef.frb.org

Report Item 3 (1): Securities Holders

<table>
<thead>
<tr>
<th>Securities holder</th>
<th>Country of Citizenship</th>
<th># Securities</th>
<th>% of ownership Common Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blythe Friedley New Washington, OH/USA</td>
<td>USA</td>
<td>1,829</td>
<td>7.04%</td>
</tr>
<tr>
<td>Debra K and John D. Hickenlooper</td>
<td>USA</td>
<td>2,024</td>
<td>7.79%</td>
</tr>
<tr>
<td>Jointly w/right of survivorship</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apollo Beach, FL/USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donald G or Sharon E. Kerns</td>
<td>USA</td>
<td>1,355</td>
<td>5.21%</td>
</tr>
<tr>
<td>Jointly w/right of survivorship</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Mansfield, OH/USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marjorie MacGillivray Bellefontaine, OH/USA</td>
<td>USA</td>
<td>5,254</td>
<td>20.21%</td>
</tr>
</tbody>
</table>

Report Item 3 (2): NONE
<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2023</td>
<td>Open</td>
<td>This is a sample entry</td>
</tr>
<tr>
<td>1/1/2023</td>
<td>Close</td>
<td>Another sample entry</td>
</tr>
<tr>
<td>1/1/2023</td>
<td>New</td>
<td>This is the last entry</td>
</tr>
</tbody>
</table>

Notes: *This table may include additional columns for specific requirements.*
<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries The Union Banking Company</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>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>D. William Boy Bellefontaine OH/USA</td>
<td>CPA</td>
<td>President Chairman</td>
<td>Director Chairman</td>
<td>D. William Boy CPA, owner</td>
<td>1.70%</td>
<td>NA</td>
<td>D. William Boy CPA, 100%</td>
</tr>
<tr>
<td>Teresa Fields West Mansfield OH/USA</td>
<td>NONE</td>
<td>Sec'y/Treasurer</td>
<td>Sr. Vice President</td>
<td>None</td>
<td>0.46%</td>
<td>NA</td>
<td>None</td>
</tr>
<tr>
<td>Jeff Horney Bellefontaine OH/USA</td>
<td>Insurance Agent</td>
<td>Director</td>
<td>Director</td>
<td>Jeff Horney Holdings, LLC, owner</td>
<td>0.15%</td>
<td>NA</td>
<td>Jeff Horney Holdings, LLC, 100%</td>
</tr>
<tr>
<td>Marjorie MacGillivray Bellefontaine OH/USA</td>
<td>Retired teacher</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>20.21%</td>
<td>NA</td>
<td>None</td>
</tr>
<tr>
<td>Scott McDougall New Washington OH/USA</td>
<td>Investment Advisor</td>
<td>Director/Vice President</td>
<td>Director/Vice President</td>
<td>McDougal Financial, owner</td>
<td>2.99%</td>
<td>NA</td>
<td>McDougal Financial, 100%</td>
</tr>
<tr>
<td>Thomas Scheiderer Zanesfield OH/USA</td>
<td>Retired Deputy Sheriff</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>0.43%</td>
<td>NA</td>
<td>None</td>
</tr>
<tr>
<td>Matthew Yackshaw Columbus OH/USA</td>
<td>Retired Attorney</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>3.01%</td>
<td>NA</td>
<td>None</td>
</tr>
</tbody>
</table>