

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Bancorp of Baltic, Inc

Legal Title of Holding Company

PO Box 245

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

Baltic

OH



43804

City

State

Zip Code

101 E Main St, Baltic OH 43804

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas E Gerber

CEO

Name

Title

330-897-6401

Area Code / Phone Number / Extension

330-897-0718

Area Code / FAX Number

tgerber@balticstatebank.com

E-mail Address

N/A

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

I, Thomas E Gerber

Name of the Holding Company Director and Official

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.

 CEO

Signature of Holding Company Director and Official

01/25/2023

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

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."		

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

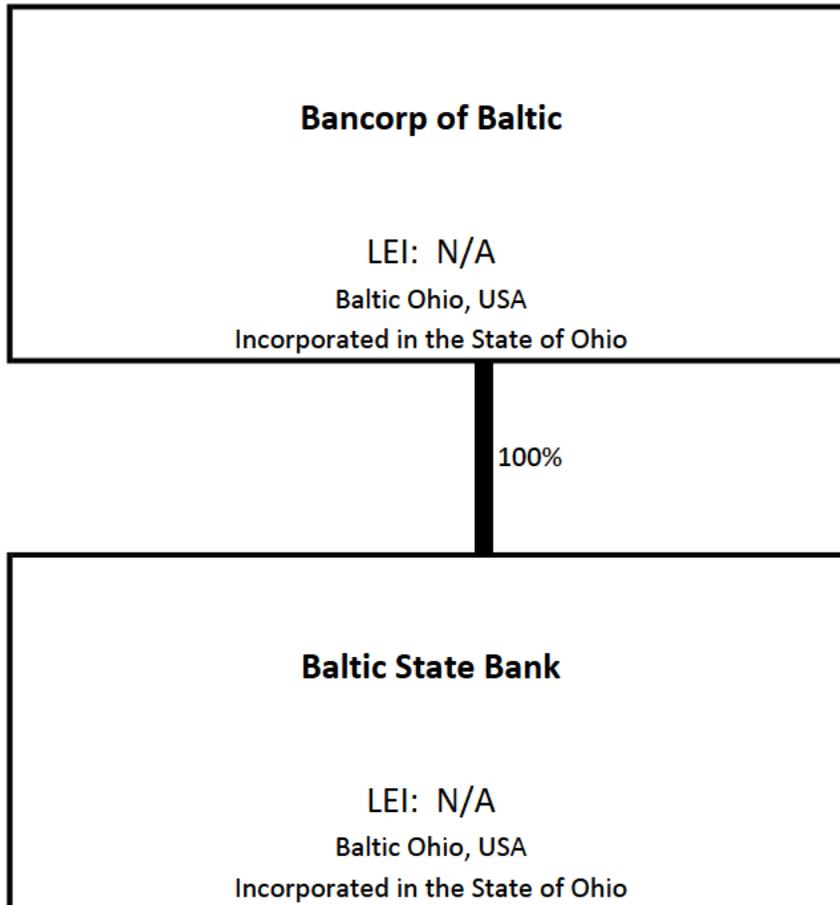
- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Form FR Y-6
Bancorp of Baltic, Inc.
Baltic, Ohio

Fiscal Year Ending December 31, 2022

2a: *Organizational Chart*



Results: A list of branches for your depository institution: **BALTIC STATE BANK, THE (ID_RSSD: 112510)**.
 This depository institution is held by **BANCORP OF BALTIC, INC. (5471931)** of **BALTIC, OH**.
 The data are as of **12/31/2022**. Data reflects information that was received and processed through **07/06/2023**.

Reconciliation and Verification Steps

Per the December 2022 instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year. Please see the FR Y-6 instructions for further detail.

Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.

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, if applicable. 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)	112510	BALTIC STATE BANK, THE	101 EAST MAIN	BALTIC	OH	43804	TUSCARAWAS	UNITED STATES	Not Required	Not Required	BALTIC STATE BANK, THE	112510	
OK		Full Service	3657302	SUGARCREEK BRANCH	145 DOVER ROAD NORTHWEST	SUGARCREEK	OH	44681	TUSCARAWAS	UNITED STATES	Not Required	Not Required	BALTIC STATE BANK, THE	112510	
ADD	OCT 2008	Full Service		NEW BEDFORD BRANCH	33919 STATE ROUTE 643	BALTIC	OH	43804	COSHOCTON	UNITED STATES	Not Required	Not Required	BALTIC STATE BANK, THE	112510	

**Form FR Y-6
Bancorp of Baltic, Inc.
Baltic, Ohio**

Fiscal Year Ending December 31, 2022

3: Securities Holders

AS OF YEAR END: 12/31/2022

(1)(a) NAME CITY, STATE, COUNTRY (1)(b) COUNTRY OF CITIZENSHIP	# SHARES % SHARES	CLASS	FAMILY GROUP	Relationship
Dietz, Marvin Bellevue, Ohio, USA USA	1600 10%	Common	Individual	N/A
Horgan, Siobhan Sugarcreek, Ohio USA USA	169 1%	Common	1	Daughter of Thomas
Thomas E Gerber Trust Sugarcreek, Ohio, USA USA	499 3%	Common	1	Brother of Steven
MD & KS Gerber Family Trust Kimberly Gerber, Trustee Baltic, Ohio, USA USA	50 1%	Common	1	Sister-On-Law of Thomas & Steven
SR & KL Gerber Living Trust Steven Gerber Trustee Dalton, Ohio, USA USA	525 3%	Common	1	Brother of Thomas
Shell Family Revocable Trust Ronald Shell, Trustee	738 4%	Common	1	Father-In-Law of Thomas

Form FR Y-6
Bancorp of Baltic, Inc.
Baltic, Ohio

Fiscal Year Ending December 31, 2022

3: Securities Holders

(1)(a) NAME CITY, STATE, COUNTRY	# SHARES % SHARES	CLASS	FAMILY GROUP	Relationship
Sugarcreek, Ohio, USA USA				
Gerber, Seth New Philadelphia, Ohio, USA USA	35 1%	Common	1	Son of Thomas
Gerber, Sedic Sugarcreek, Ohio, USA USA	190 1%	Common	1	Son of Thomas
Grant, Rebecca Dalton, Ohio USA USA	18 1%	Common	1	Daughter of Steven
GROUP 1 TOTAL SHARES	2,224			
GROUP 1 TOTAL PERCENTAGE	15%			
Gerber, Randall Pawleys Island, SC, USA USA	717 4%	Common	2	Brother of Molly & Ted
Andrews, Molly Beach City, Ohio, USA USA	670 4%	Common	2	Sister of Randall & Ted

**Form FR Y-6
Bancorp of Baltic, Inc.
Baltic, Ohio**

Fiscal Year Ending December 31, 2022

3: Securities Holders

(1)(a) NAME CITY, STATE, COUNTRY	# SHARES % SHARES	CLASS	FAMILY GROUP	Relationship
Gerber, Ted Canton, Ohio, USA USA	200 1%	Common	2	Brother of Randall & Molly
Gerber, Christine Pawleys Island, SC, USA USA	21 1%	Common	2	Wife of Randall
Gerber, Christopher Atlanta, GA, USA USA	21 1%	Common	2	Son of Randall
Gerber, Ticia Kansas City, MO, USA USA	21 1%	Common	2	Daughter of Randall
GROUP 2 TOTAL SHARES	1,650			
GROUP 2 TOTAL PERCENTAGE	11%			

3.2
DURING CALENDAR YEAR (not listed above)
None

Form FR Y-6
 Bancorp of Baltic, Inc.
 Baltic, Ohio

Fiscal Year Ending December 31, 2022

4: Insiders

(1)	(3)(a)	(4)(a)	(3)(b)	(4)(b)	(2)	(3)(c)	(4)(c)
NAME CITY, STATE, COUNTRY	TITLE & POSITION WITH BANCORP OF BALTIC	% OF VOTING SHARES BANCORP OF BALTIC	TITLE & POSITION WITH BALTIC STATE BANK	% OF VOTING SHARES IN BALTIC STATE BANK	PRINCIPAL OCCUPATION IF NOT WITH HOLDING COMPANY	NAME(S) OF OTHER BUSINESS WITH 25% OR MORE (POSITION)	OTHER COMPANIES WITH 25% OR MORE VOTING %
Thomas E Gerber Trust Gerber, Thomas E Trustee Sugar creek OH, USA	CEO & Director	3%	Banking Officer/Director	0%	N/A	Gerber & Sons, Inc Baltic Summit, LLC (Member) PD Legacy, LLC (Member)	Gerber & Sons, Inc -6% Baltic Summit, LLC - 50% PD Legacy, LLC - 33%
Harstine, Christopher (or Shana) Coshocton OH, USA	President & Director	1%	President/CEO, & Director	0%	N/A	N/A	N/A
Starcher, Jason (or Tara) West Lafayette OH USA	Secretary	1%	Sr Vice Pres. & Secretary	0%	N/A	N/A	N/A
Gerber, Ted Canton OH, USA	Director	1%	Director	0%	Retired	N/A	N/A
Frautschy, Douglas Dover OH, USA	Director	1%	Director	0%	Attorney	Frautschy Law Office (Owner) Alpine Title Company, Ltd (Member)	Frautschy Law Office - 100% Alpine Title Company, Ltd - 48%
Gerber, Steven SR & KL Gerber Living Trust Dalton OH, USA	Director	3%	Director	0%	Retired	Gerber & Sons, Inc	Gerber & Sons, Inc - 8%
Daugherty, Rick	Director	1%	Director	0%			

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Baltic, Ohio

Fiscal Year Ending December 31, 2022

4: Insiders

NAME	TITLE & POSITION	% OF VOTING SHARES	TITLE & POSITION WITH	% OF VOTING SHARES	PRINCIPAL OCCUPATION	NAME(S) OF OTHER BUSINESS	OTHER COMPANIES WITH
CITY, STATE, COUNTRY	WITH BANCORP OF BALTIC	BANCORP OF BALTIC	BALTIC STATE BANK	IN BALTIC STATE BANK	IF NOT WITH HOLDING COMPANY	WITH 25% OR MORE (POSITION)	25% OR MORE VOTING %
Bowerstown OH, USA					Veterinarian	Sugarcreek Veterinary Clinic, Inc (President)	Sugarcreek Veterinary Clinic, Inc - 33%
Gerber, Seth	Director	1%	Director	0%			
New Philadelphia OH, USA					General Manager	Gerber & Sons Inc (General Manager)	Gerber & Sons, Inc - 18%
						Baltic Summit, LLC (Member)	Baltic Summit, LLC - 50%
						PD Legacy, LLC (Member)	PD Legacy, LLC - 33%
						SMR Real Estate, LLC (Member)	SMR Real Estate, LLC - 100%
Dietz, Marvin	N/A	10%	N/A	0%	Retired		
Bellevue, Ohio, USA						N/A	N/A
Horgan, Siobhan	N/A	1%	N/A	0%	Physical Therapist	N/A	Gerber & Sons Inc - 1%
Sugarcreek, Ohio, USA							
MD & KS Gerber Family Trust	N/A	1%	N/A	0%	Retired		
Kimberly Gerber, Trustee						N/A	N/A
Baltic, Ohio, USA							
Shell Family Revocable Trust	N/A	4%	N/A	0%	Retired		
Ronald Shell, Trustee						N/A	N/A
Sugarcreek, Ohio, USA							
Gerber, Sedic	N/A	1%	N/A	0%	School Administrator		Gerber & Sons Inc - 1%
Sugarcreek, Ohio, USA						PD Legacy, LLC (Member)	PD Legacy, LLC - 33%

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Bancorp of Baltic, Inc.
Baltic, Ohio

Fiscal Year Ending December 31, 2022

4: Insiders

NAME CITY, STATE, COUNTRY	TITLE & POSITION WITH BANCORP OF BALTIC	% OF VOTING SHARES BANCORP OF BALTIC	TITLE & POSITION WITH BALTIC STATE BANK	% OF VOTING SHARES IN BALTIC STATE BANK	PRINCIPAL OCCUPATION IF NOT WITH HOLDING COMPANY	NAME(S) OF OTHER BUSINESS WITH 25% OR MORE (POSITION)	OTHER COMPANIES WITH 25% OR MORE VOTING %
Gerber, Randall Pawleys Island, SC, USA	N/A	4%	N/A	0%			
					Healthcare Marketing	Gerber Group, LLC (President)	Gerber Group, LLC - 100%
Andrews, Molly Beach City, Ohio, USA	N/A	4%	N/A	0%	Retired		
						N/A	N/A
Gerber, Christine Pawleys Island, SC, USA	N/A	1%	N/A	0%		N/A	
					M.D.	Island Group, LLC (Member)	Island Group, LLC - 51%
Gerber, Christopher Atlanta, GA, USA	N/A	1%	N/A	0%			
					Graduate Research Asst	N/A	N/A
Gerber, Rebecca Dalton, OH, USA	N/A	1%	Vice President	0	N/A	N/A	Gerber & Sons Inc - 8%
Gerber, Ticia Kansas City, MO, USA	N/A	1%	N/A	0%			
					Health Care Policy Analyst	Health Care Analysis (Owner)	Health Care Analysis - 100%

Notes: Gerber Family relatives of Thomas E. Gerber represent control of 15%
Gerber Family relatives of Randall Gerber represent control of 11%