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.

I, James L. Kifer

Name of the Holding Company Director and Official

President/Chief Executive Officer & 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 of Holding Company Director and Official
3/23/2023
Date of Signature

For Federal R	eserve Bank Use Only
RSSD ID C.I.	

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

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

CCCB Bancorp, Inc.

Legal Title of Holding Company

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

333 Main Street PA

os Main Street

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),

- 2. a letter justifying this request has been provided separately \dots

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								
Lis 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.								

CCCB Bancorp, Inc. Clarion, PA Fiscal year Ended December 31, 2022

Report Item 4: Insiders (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1), (2), (3)((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 Shippenville, Pennsylvania, USA	Partner in several real estate and insurance businesses	Director	Director of Bank	Partner in Burns & Burns Associates, Inc.	2.3%	None	None
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
Stephen J. Jaworski New Bethlehem, Pennsylvania, USA	Retired	Director	Director of Bank	N/A	1.7%	None	None
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	Retired	Director	Director of Bank	N/A	0.8%	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)
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/operat or 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	0.03%	None	None