

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, Martin P. Sutter
 Name of the Holding Company Director and Official
Chairman, 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]
 Signature of Holding Company Director and Official

03/17/2023
 Date of Signature

For Federal Reserve 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

GenBanc, Inc
 Legal Title of Holding Company
P.O. Box 98
 (Mailing Address of the Holding Company) Street / P.O. Box
Genoa OH 43430
 City State Zip Code
801 Main Street
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Todd Marsh CFO
 Name Title
419-855-8381
 Area Code / Phone Number / Extension
419-855-3789
 Area Code / FAX Number
tmarsh@genoabank.com
 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 0

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."

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
GenBanc, Inc.
Fiscal Year Ending December 31, 2022

Report Item 3: Shareholders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2022			Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2022		
(1)(a) Name & Address	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address	(2)(b) Country of Citizenship	(2)(c) Number and Percentage of Each Class of Voting Securities
Linda Bertok Toledo, OH	USA	253,681.499 Shares - 16.47% Common Stock	N/A		
Denise Bowland Boldt The George Bowland Trust Genoa, Ohio	USA	123,261.881 Shares - 8.00% Common Stock			

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GenBanc, Inc.
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name Address	(2) Principal Occupation	(3)(a) Title & Position with Holding Company	(3)(b) Position with Genoa Banking Co.	(3c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4c) Names of Other Companies if >25% Voting Shares	
Martin P. Sutter Martin, Ohio	N/A	President/CEO and Chairman	President/CEO and Chairman	None	3.73%	N/A	N/A	
Lucas Sutter Martin, Ohio	EVP Lending	N/A	EVP Lending	N/A	* Included above	N/A	N/A	
Justin Moore Oak Harbor, Ohio	EVP Senior Lender	N/A	EVP Senior Lender	None	* Included above	N/A	Farm	100%
Mark Hecklinger Millbury, OH	Horticulture	Director	Director	President- Hecklinger Greenhouse	1.54%	N/A	Hecklinger Greenhouse	100%
Denise M. Bowland Genoa, OH	Attorney	Director	Director	Law Practice	8.00%	N/A	Bowland Law Office	100%
Douglas Samsen Perrysburg, Ohio	Retail Sales	Director	Director	President- Samsen Furniture	0.92%	N/A	Samsen Furniture Sambury, LLC	100% 100%
Steven Irwin Holland, Ohio	CPA	Director	Director	Partner RaynerFoodsKruse & Irwin CPAs	0.30%	N/A	RaynerFoodsKruse & Irwin CPAs	25%
Kevin Bringe Martin, Ohio	Farmer	Director	Director	Owner	4.32%	N/A	Bringe Farms	100%

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Derek Sprouse Fremont, OH	Insurance Sales	Director	Director	Principal One Digital	4.06%	N/A	DMHLS Holdings of Ohio, Inc. Cold Creek Apartments, LLC 63 Victor, LLC Rent Woodville, LCC	25% 50% 50%
Todd Marsh Port Clinton, Ohio	CPA	Treasurer	VP CFO	None	0.52%	N/A	N/A	
Aaron Moore Oak Harbor, Ohio	CFP	N/A	VP Financial Consultant	None	0.63%	N/A	N/A	
Erick Scharer Curtice, Ohio	VP	N/A	VP Controller	None	0.07%	N/A	N/A	
Staci McDaniel Perrysburg, Ohio	VP	N/A	VP Marketing	None	0.03%	N/A	N/A	
Mark Carr Perrysburg, Ohio	VP	N/A	VP Mortgage	None	0.00%	N/A	N/A	
Rachael Paule Elmore, Ohio	VP	N/A	VP Human Resources	None	0.03%	N/A	Farm	100%
Annelle Reed Oak Harbor, Ohio	VP	N/A	VP Retail	None	0.00%	N/A	N/A	

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Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name Address	(2) Principal Occupation	(3)(a) Title & Position with Holding Company	(3)(b) Position with Genoa Banking Co.	(3c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4c) Names of Other Companies if >25% Voting Shares
Jay Patterson Perrysburg, Ohio	CIO	N/A	VP IT	None	0.00%	N/A	N/A
Kim Alt Perrysburg, Ohio	VP	N/A	VP Operations	None	0.17%	N/A	N/A
Linda Bertok Toledo, Ohio	N/A	N/A	N/A	N/A	16.47%	N/A	N/A
Lindsey Milam Ida, Mi	VP	N/A	VP	None	0.00%	N/A	N/A
Anthony Mifsud Perrysburg, Ohio	VP	N/A	VP	None	0.02%	N/A	N/A
Russell Kille Toledo, Ohio	VP	N/A	VP	None	0.18%	N/A	N/A