

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, Jacqueline Name of the Hol	ding Company Director and (Official
Chairman c	of the Board	
Title of the Holdi	ng Company Director and Of	ficial

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.

details in the report concerning that individual,	
Carqueline A. Burd	
Signature of Holding Company Director and Official	
1/1 /3/21/23	
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

Legal Title of Holding Comp	pany	
709 W. Main Street		
(Mailing Address of the Hold	ding Company) Street /	P.O. Box
Marblehead	ОН	43440
City	State	Zip Code
Physical Location (if differen	nt from mailing address)
		port should be directed
	stions about this re	port should be directed
Person to whom ques	stions about this re	port should be directed
Person to whom ques Deborah K. Stephe	stions about this re	port should be directed
Person to whom ques Deborah K. Stephe Name	stions about this rens Treas	port should be directed
Person to whom quest Deborah K. Stephe Name 419-798-4471 Area Code / Phone Number	stions about this rens Treas	port should be directed
Person to whom quest Deborah K. Stephe Name 419-798-4471 Area Code / Phone Number 419-798-9352	stions about this rens Treas	port should be directed
Person to whom quest Deborah K. Stephe Name 419-798-4471	stions about this rens Treas Title	eport should be directed surer

Is confidential treatment requested for any portion of

0=No . 1=Yes 0

In accordance with the General Instructions for this report (check only one),

- 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."

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.

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

Legal Title of Holding Company: Marblehead Bancorp Fiscal Year End: December 31, 2022

Report Item 3: Securities Holders

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

Institution's Note: (If you would like to include a note, please add it here.)

Current securities holders with ownership, contr	ol, or holdings of 5% or more with power t	o vote as of fiscal year ending 1231-2022.	Securities notices 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, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	2(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include	
Thomas G. Lane	USA	4,005 - 15.72% Common Stock	NONE			
Declaration of Trust Thomas G. Lane-Trustee						
Lakeside, OH USA						
John Lane, Columbus, OH USA	USA	530 - 2.08% Common Stock		http://www.nemoune		
Rex Lane, Otsego, MI USA	USA	3012% Common Stock			Se Varieta de la Saleta de la Compa	
Jennifer Stepleton, Lima, OH USA	USA	3012% Common Stock				
Family Total		4,595 - 18.04% Common Stock			SEC SECURIOR RESIDENCES	
Michelle A. Lane, Groveport, OH USA	USA	1,800 - 7.07% Common Stock				
Patricia A. Shupp, Sandusky, OH USA	USA	1,300 - 5.10% Common Stock		ALMERICA COLOR		
Georgiann H. Kitchens, Columbus, OH USA	USA	500 - 1.96% Common Stock				
Family Total		3,600 - 14.13% Common Stock				
Diane L. Mutach Devries, Grosse Point, MI USA	USA	1,886 - 7.40%				
Kaitlan Devries, Grosse Point, MI USA	USA	24596% Common Stock				
Family Total		2,131 - 8.36% Common Stock				
Pamela A. Lane, Elgin, IL USA	USA	3,880 - 15.23% Common Stock	A CONTRACTOR			
CEDE & Company, Murray Family IRA, Sandusky OH USA	USA	1,730 - 6.79% Common Stock				
Jacqueline A. Bird, Marblehead, OH USA	USA	1,800 - 7.07% Common Stock				
Donna L. Wallon, Mentor on the Lake, OH USA	USA	690 - 2.71% Common Stock	Part of the second second			
Linda G. Wallon, Huntley, IL USA	USA	690 - 2.71% Common Stock				
Family Total		1,380 - 5.42% Common Stock	SALITA ESTABLISMO			

^{***}Instructions: Please complete all items in red, in addition to including all applicable securities holders for Items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A."

Form FR Y-6

Legal Title of Holding Company: Marblehead Bancorp Fiscal Year End: December 31, 2022

Report Item 4: Insiders

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

^{**} Note information is provided because they are considered a family group or "principle shareholder" of the bank holding company

(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 Companies (include names of other companies)	(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
NA	NA	NA	NA	15.72%	NONE	NA
NA	NA	NA	NA	2.08%	NONE	NA
NA	NA	NA	NA	0.12%	NONE	NA
NA	NA	NA	NA	0.12%	NONE	NA
NA	NA	NA	NA	18.04%	NONE	NA
NA	NA	NA	NA	7.07%	NONE	NA
NA	NA	NA	NA	5.10%	NONE	NA
NA	NA	NA	NA	1.96%	NONE	NA
NA	NA	NA	NA	14.13%	NONE	NA
NA	NA	NA	NA	15.23%	NONE	NA
Dir of Social Services Ohio Veterans Home	Chairman	Chairman(The Marblehead Bank)	NA	7.07%	NONE	NA
Semi-retired	Director	Director (The Marblehead Bank)	NA	0.19%	NONE	NA
Starcher Enterprises-Plumbing & Heating	Director & Secretary	Director (The Marblehead Bank)	NA	2.36%	NONE	NA
Retired	Director	Director (The Marblehead Bank)	NA	2.72%	NONE	NA
NA	Treasurer	VP Cashier (The Marblehead Bank)	NA	0.08%	NONE	NA
NA	Interim Secretary	VP Operations (The Marblehead Bank)	NA			NA
				0/4-3/6-3/67		
	Principal Occupation if other than with Holding Company NA NA NA NA NA NA NA NA NA N	Principal Occupation if other than with Holding Company NA NA NA NA NA NA NA NA NA N	(2) Principal Occupation if other than with Holding Company NA NA NA NA NA NA NA NA NA N	(2) Principal Occupation if other than with Holding Company Holding Subsidiaries (include names of other companies) MA NA	(2) (2) (3)(a) Title & Position with Subsidiaries (include names of subsidiaries) (Include names of subsidiaries) NA NA NA NA NA NA NA NA NA N	(2) Principal Occupation if other than with Holding Company NA NA NA NA NA NA NA NA NA N

^{***} Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."