

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):

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

New Richmond Bancorporation

Legal Title of Holding Company

110 Front Street

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

New Richmond

OH

45157

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Richard J. Labenz.

CPA

Name

Title

402-437-8383

Area Code / Phone Number / Extension

402-437-8399

Area Code / FAX Number

rlabenz@labenz.com

E-mail Address

None

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

I, Brian Dunlap

Name of the Holding Company Director and Official

Director and Treasurer

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.

Brian Dunlap

Signature of Holding Company Director and Official

02/08/2023

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 checked="" type="radio"/>
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

**New Richmond Bancorporation
New Richmond, Ohio
Fiscal Year Ended December 31, 2022**

Report Item 3 – Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended December 31, 2022.			Securities holders 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 ended December 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	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Steve Bartels (a) Franklin, NE USA	USA	80.00 Common stock shares 47.62%	None	None	None
Brian Dunlap New Richmond, OH USA	USA	24.00 Common stock shares 14.29%			
Samad Yaltaghian (b) Naples, FL USA	USA	18.00 Common stock shares 10.71%			
<p>Note (a): Steve Bartels owns 80 common shares directly. Steve’s sons, Scott and Dan, combine to own 11 common shares. Steve’s total indirect shares owned is 90, or 54.17%</p> <p>Note (b): Samad Yaltaghian owns 18 common shares directly. Samad’s son Benyamin Yaltaghian and his daughter Emma Yaltaghian each own 1 common share. Samad’s total indirect shares owned is 20, or 13.25%</p>					

Form FR Y-6

**New Richmond Bancorporation
New Richmond, Ohio
Fiscal Year Ended December 31, 2022**

Report Item 4 – Insiders – Page 1 of 5

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

(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)
Steve Bartels Franklin, NE USA	Farmer	Chairman and President of New Richmond Bancorporation	None	President and Treasurer, Franklin County Land Company, Inc. Director of Horizon Bank Director and Chairman of Campbell State Bank Director of South Central State Bank	80.0 shares 47.62% of common shares outstanding, plus 11 shares from working in concert with Scott Bartels and Dan Bartels, for a total of 54.17% of common shares outstanding	None	Franklin County Land Company, Inc. – 100%

Form FR Y-6

**New Richmond Bancorporation
New Richmond, Ohio
Fiscal Year Ended December 31, 2022**

Report Item 4 – Insiders – Page 2 of 5

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

(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)
Samad Yaltaghian Naples, FL USA	Retired Civil Engineer and Associate Construction Director	Director of New Richmond Bancorporation	Director of RiverHills Bank	None	18.0 shares of New Richmond Bancorporation. 10.71% of common shares outstanding, plus 2.0 shares owned indirectly via attribution from his son and daughter.	None	None
Keith May Lincoln, NE USA	Retired Executive V.P. of Union Bank & Trust Company	Director of New Richmond Bancorporation	Director and Chairman of RiverHills Bank	Director of Union Agency, Inc.	5.0 shares 2.98% of common shares outstanding	None	None
Brian Dunlap Cincinnati, OH USA	None	Secretary and Treasurer of New Richmond Bancorporation	President and Director of RiverHills Bank	None	24.0 shares 14.29% of common shares outstanding	None	None

Form FR Y-6

**New Richmond Bancorporation
New Richmond, Ohio
Fiscal Year Ended December 31, 2022**

Report Item 4 – Insiders – Page 3 of 5

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

(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)
Jay L. Dunlap Lincoln, NE USA	Treasurer and Secretary of Farmers & Merchants Investment, Inc.	Director of New Richmond Bancorporation	None	Treasurer, Secretary and Director of Union Bank & Trust Company; President and Director of Union Loan Incorporated (inactive); Treasurer and Director of Farm & Home Insurance Agency, Inc.; Chairman and Director of First National Bank Northeast; Director of Horizon Bank; Assistant Secretary, Treasurer and Director of Campbell State Company; Director of South Central State Bank; CEO, Secretary, Treasurer and Director of Central Agency, Inc.; Manager of Central Agency Farms, LLC	Jay Dunlap owns 2.75 shares, or 1.64% of common shares.	None	None

Form FR Y-6

**New Richmond Bancorporation
New Richmond, Ohio
Fiscal Year Ended December 31, 2022**

Report Item 4 – Insiders – Page 4 of 5

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

(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)
Scott Bartels Ashland, NE USA	Horizon Bank AVP	None	None	Director, South Central Bank Assistant Vice President, Horizon Bank	6.5 shares owned personally, plus 84.5 shares owned in concert with Steve Bartels and Dan Bartels; total 54.17% of common shares outstanding	None	None
Dan Bartels Milford, NE USA	Teacher	None	None	None	4.5 shares owned personally, plus 86.5 shares owned in concert with Steve Bartels and Scott Bartels; total 54.17% of common shares outstanding	None	None

Form FR Y-6

**New Richmond Bancorporation
New Richmond, Ohio
Fiscal Year Ended December 31, 2022**

Report Item 4 – Insiders – Page 5 of 5

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

(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)
Janet Latimer Waverly, NE USA	Retired	Director of New Richmond Bancorporation	None	Director of Horizon Bank Director of Campbell State Company	8.25 shares 4.91% of common shares outstanding, plus 4.25 shares owned indirectly via attribution form her son.	None	None