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. §§ 3108(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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, 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

<table>
<thead>
<tr>
<th>RSSD ID</th>
<th>C.I.</th>
</tr>
</thead>
</table>

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2022
Month / Day / Year

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

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

Is confidential treatment requested for any portion of this report submission? No
0
Yes 1

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.

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 (7100-0257), Washington, DC 20503.

12/2022
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.
### Report Item 3 – Securities holders

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

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Steve Bartels (a)</td>
<td>USA</td>
<td>80.00 Common stock shares 47.62%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Franklin, NE</td>
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<tr>
<td>USA</td>
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</tr>
<tr>
<td>Brian Dunlap</td>
<td>USA</td>
<td>24.00 Common stock shares 14.29%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>New Richmond, OH</td>
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<tr>
<td>USA</td>
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</tr>
<tr>
<td>Samad Yaltaghian (b)</td>
<td>USA</td>
<td>18.00 Common stock shares 10.71%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Naples, FL</td>
<td></td>
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<tr>
<td>USA</td>
<td></td>
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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%

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%
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<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(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)</th>
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<tr>
<td>Steve Bartels Franklin, NE USA</td>
<td>Farmer</td>
<td>Chairman and President of New Richmond Bancorporation</td>
<td>None</td>
<td>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</td>
<td>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</td>
<td>None</td>
<td>Franklin County Land Company, Inc. – 100%</td>
</tr>
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<td>Samad Yaltaghian, Naples, FL, USA</td>
<td>Retired Civil Engineer and Associate Construction Director</td>
<td>Director of New Richmond Bancorporation</td>
<td>Director of RiverHills Bank</td>
<td>None</td>
<td>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.</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Keith May, Lincoln, NE, USA</td>
<td>Retired Executive V.P. of Union Bank &amp; Trust Company</td>
<td>Director of New Richmond Bancorporation</td>
<td>Director and Chairman of RiverHills Bank</td>
<td>Director of Union Agency, Inc.</td>
<td>5.0 shares 2.98% of common shares outstanding</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Brian Dunlap, Cincinnati, OH, USA</td>
<td>None</td>
<td>Secretary and Treasurer of New Richmond Bancorporation</td>
<td>President and Director of RiverHills Bank</td>
<td>None</td>
<td>24.0 shares 14.29% of common shares outstanding</td>
<td>None</td>
<td>None</td>
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<tr>
<td>Jay L. Dunlap, Lincoln, NE USA</td>
<td>Treasurer and Secretary of Farmers &amp; Merchants Investment, Inc.</td>
<td>Director of New Richmond Bancorporation</td>
<td>None</td>
<td>Treasurer, Secretary and Director of Union Bank &amp; Trust Company; President and Director of Union Loan Incorporated (inactive); Treasurer and Director of Farm &amp; 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</td>
<td>Jay Dunlap owns 2.75 shares, or 1.64% of common shares.</td>
<td>None</td>
<td>None</td>
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</tr>
<tr>
<td>Scott Bartels, Ashland, NE USA</td>
<td>Horizon Bank AVP</td>
<td>None</td>
<td>None</td>
<td>Director, South Central Bank Assistant Vice President, Horizon Bank</td>
<td>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</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Dan Bartels, Milford, NE USA</td>
<td>Teacher</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>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</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>
### Report Item 4 – Insiders – Page 5 of 5

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<td>Janet Latimer Waverly, NE USA</td>
<td>Retired Director of New Richmond Bancorporation</td>
<td>None</td>
<td>Director of Horizon Bank Director of Campbell State Company</td>
<td>8.25 shares 4.91% of common shares outstanding, plus 4.25 shares owned indirectly via attribution form her son.</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>