

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):

12/31/2022  
 Month / Day / Year

Reporter's Name, Street, and Mailing Address

Pandora Bancshares, Incorporated

Legal Title of Holding Company

102 E. Main St, P.O. Box 329

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

<u>Pandora</u>	<u>OH</u>	<input checked="" type="checkbox"/>	<u>45877</u>
City	State		Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

<u>Larry E. Hoffman</u>	<u>CFO</u>
Name	Title

567-336-0386

Area Code / Phone Number / Extension

419-384-7404

Area Code / FAX Number

lhoffman@e-fnb.com

E-mail Address

N/A

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

I, Todd A. Mason

Name of the Holding Company Director and Official

President & 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 of Holding Company Director and Official

3/30/2023

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 type="checkbox"/> <input checked="" type="checkbox"/>
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.

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### 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

Pandora Bancshares, Incorporated  
 Pandora, OH  
 Fiscal Year Ending December 31, 2022

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2022			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 ending 12-31-2022		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Cede & Company New York, NY USA	USA	24,266 - 9.65% Common Stock	NA		
John Arnold Findlay, OH USA	USA	17,007 - 6.77% Common Stock			
Edward Diller: Edward & Karen Diller (jointly) Fort Thomas, KY USA	USA	6,640 - 2.64% Common Stock			
Edward Diller Trustee, Suzanne Stauffer Irrevocable Agreement of Trust Cincinnati, OH USA	Note: Power to invest in common or preferred shares of any corporation USA	4236 - 1.69% Common Stock			
Karen Diller (wife) Fort Thomas, KY USA	USA	2,250 - 0.90% Common Stock			
Total Edward Diller		13,126 - 5.22% Common Stock			

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Pandora Bancshares, Incorporated  
 Pandora, OH  
 Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
J. Peter Suter Pandora, OH USA	Business Owner	Director & Chairman	N/A	CEO, DRC Holdings Inc.	0.44%	None	DRC Holdings Inc. 50%
Jared Lehman Bluffton, OH USA	President & CEO	Director & Secretary	N/A	President & CEO Lima Family YMCA	0.37%	None	N/A
Randal Verhoff Ottawa, OH USA	CPA	Director	N/A	Owner, Verhoff & Company, CPAs	1.72%	None	Verhoff & Company, CPAs 100%
John Arnold Findlay, OH USA	N/A	Director & Vice Chairman	N/A	N/A	6.77%	None	N/A
Scott Basinger Pandora, OH USA	Esq	Director	N/A	Owner, Blackhoof Title Agency	0.77%	None	Blackhoof Title Agency 100%
Todd Mason OH USA	Lima, N/A	Director	President/CEO First National Bank of Pandora	N/A	3.91%	None	N/A
Cede & Co York, NY USA	New N/A	N/A	N/A	N/A	9.65%	None	N/A
Ronda Lehman Lima, OH USA	President	Director	N/A	President, Mercy Health Lima	0.07%	None	N/A