

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, Kirk Koppenhoefer

Name of the Holding Company Director and Official

President and Director

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

01/6/2024
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, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Guardian Bancorp, Inc.

Legal Title of Holding Company

6100 West Chester Road

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

West Chester

OH

45069

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Larry Brown

CFO

Name

Title

513-942-3500

Area Code / Phone Number / Extension

513-603-1700

Area Code / FAX Number

lbrown@guardiansavingsbank.com

E-mail Address

None

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.

FR Y-6

Guardian Bancorp, Inc.
West Chester, Ohio

Fiscal Year Ending December 31, 2023

Report Item 2(b): Branch Locations

Results: A list of branches for the holding company: GUARDIAN BANCORP, INC (3827927) of WEST CHESTER, OH.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	727174	GUARDIAN SAVINGS BANK	6100 WEST CHESTER ROAD	WEST CHESTER	OH	45069	BUTLER	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146625	FORT WRIGHT BRANCH	10 KYLES LN	COVINGTON	KY	41011	KENTON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146607	FLORENCE BRANCH	7550 MALL RD	FLORENCE	KY	41042	BOONE	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146616	FORT THOMAS BRANCH	14 S FORT THOMAS AVE	FORT THOMAS	KY	41075	CAMPBELL	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4904272	LEXINGTON - HAMBURG BRANCH	2541 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146634	LEXINGTON BRANCH	501 SOUTHLAND DR	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146586	BRIDGETOWN BRANCH	5511 HARRISON AVE	CINCINNATI	OH	45248	HAMILTON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146595	CHERRY GROVE BRANCH	560 OHIO PIKE	CINCINNATI	OH	45255	CLERMONT	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4463724	MT AIRY BRANCH	5901 COLERAIN AVENUE	CINCINNATI	OH	45239	HAMILTON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146643	PEACH GROVE BRANCH	5671 SPRINGDALE RD	CINCINNATI	OH	45251	HAMILTON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	4146652	TRI-COUNTY BRANCH	11333 PRINCETON PIKE	CINCINNATI	OH	45246	HAMILTON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
OK		Full Service	5620896	KENNEDY HEIGHTS BRANCH	6644 MONTGOMERY RD	CINCINNATI	OH	45213	HAMILTON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	
Opened	9/20/2023	Full Service	5884184	JEFFERSONTOWN BRANCH	2503 S HURSTBOURNE PKWY	LOUISVILLE	KY	40220	JEFFERSON	UNITED STATES	Not Required	Not Required	GUARDIAN SAVINGS BANK	727174	