

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Kevin J Helmick

Name of the Holding Company Director and Official (FDHC C490)

President and CEO

Title of the Holding Company Director and Official (FDHC C491)

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.

Kevin J Helmick

Signature of Holding Company Director and Official (FDHC H321)

03/13/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID **1071191**

C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

FARMERS NATIONAL BANC CORP.

Legal Title of Holding Company (FDHC 9017)

20 SOUTH BROAD STREET

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

CANFIELD OH 44406-1401

City (FDHC F206) State (FDHC F207) Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130) State (FDHC 9200) Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

TROY ADAIR

Name (FDHC 8901) Title (FDHC C496)

(330)533-3341 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(330)533-0451

Area Code / FAX Number (FDHC 9116)

TADAIR@FARMERSBANKGROUP.COM

E-mail Address (FDHC 4086)

WWW.FARMERSBANKGROUP.COM

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447

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 (FDHC KY38)

2. a letter justifying this request has been provided separately (FDHC KY38)

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 U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- is included with the FR Y-6 report (FDHC PV65)
- will be sent under separate cover (FDHC PV65)
- is not prepared (FDHC PV65)

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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

Yes No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

Yes No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

Yes No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

Yes No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

Yes No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Organization Chart is as-of 12/31/2024 for FARMERS NATIONAL BANC CORP.

Line Num	RSSD ID	Legal Name	Legal Entity Identifier	City	State/Country	State/Country	Basis of Relationship	Percentage Ownership	Direct Holder	Direct Holder RSSD
1	1071191	FARMERS NATIONAL BANC CORP.	None	CANFIELD	OH	OH			100 FARMERS NATIONAL BANC CORP.	1071191
2	3654749	CORTLAND STATUTORY TRUST I	None	CORTLAND	OH	OH	Vtg Eqty		100 FARMERS NATIONAL BANC CORP.	1071191
3	680813	FARMERS NATIONAL BANK OF CANFIELD, THE	549300YNUT7D0FWKU63	CANFIELD	OH		Vtg Eqty		100 FARMERS NATIONAL BANC CORP.	1071191
4	4144229	FARMERS NATIONAL INSURANCE LLC	None	CANFIELD	OH	OH	Vtg Eqty		FARMERS NATIONAL BANK OF CANFIELD, THE	680813
5	4751971	FARMERS OF CANFIELD INVESTMENT CO	None	CANFIELD	OH	OH	Vtg Eqty		100 FARMERS NATIONAL BANK OF CANFIELD, THE	680813
6	5044380	FARMERS NATIONAL CAPTIVE INC	None	LAS VEGAS	NV	NV	Vtg Eqty	100	FARMERS NATIONAL BANC CORP.	1071191
7	2646886	FARMERS TRUST COMPANY	None	YOUNGSTOWN	OH	OH	Vtg Eqty	100	FARMERS NATIONAL BANC CORP.	1071191
8	6003722	CREST RETIREMENT ADVISORS, LLC	None	DUBLIN	OH	OH	Vtg Eqty,Other	General Partner/Managing	FARMERS TRUST COMPANY	2646886
9	4521361	NATIONAL ASSOCIATES, INC	None	FAIRVIEW PARK	OH	OH	Vtg Eqty	100	FARMERS TRUST COMPANY	2646886
10	4759333	MAPLE LEAF FINANCIAL STATUTORY TRUST II	None	CANFIELD	OH	DE	Vtg Eqty	100	FARMERS NATIONAL BANC CORP.	1071191
11	3647844	TSEO STATUTORY TRUST I	None	WILMINGTON	DE	DE	Vtg Eqty	100	FARMERS NATIONAL BANC CORP.	1071191

Sum of Entities: 11

Dissolved in 2023 - FRY-10 has been filed

Legal Name of Holding
Company: Farmers
National Banc Corp

FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)	
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company	
BlackRock Inc.	FDHCPV72 New York	FDHCPV73 NY	FDHCPV74 USA	FDHCPV75 USA	FDHCPV76 N/A	FDHCPV77 N/A	FDHCPV78 N/A	FDHCPV79 N/A	FDHCPV80 3,049,129.00	FDHCPV81 N/A	FDHCPV82 N/A	FDHCPV83 N/A	FDHCPV84 8.11%

**Legal Name of Holding
Company: Farmers
National Banc Corp**

FDHCPV71

Legal Name of Holding

Company:
Farmers
National Banc
Corp

FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
A Troy Adair	Cortland	OH	USA	SEVP/Chief Financial Officer	Secretary	0.05%
Gregory C Bestic	Canfield	OH	USA	Retired CPA	Director	0.27%
Carl D Culp	Girard	OH	USA	Retired CFO	Director	0.18%
Edward W Muransky	Youngstown	OH	USA	Self Employed CEO, Owner, Member, Passive Investor, Donor, Trustee/Beneficiary, Trustee, Grantor/Trustee, Trust /Donor, Indirect Member	Director	0.48%
Kevin J Helmick	Warren	OH	USA	Director, President & CEO	Director, President & CEO	0.53%
Neil J Kaback	Youngstown	OH	USA	Accountant	Director	0.08%
Ralph D Macali	Warren	OH	USA	Partner, Vice President	Director	0.34%
Michael E Matuszak	Southington	OH	USA	SEVP/Chief Operations Officer	N/A	0.03%
Frank J Monaco	Canton	OH	USA	Senior Partner Attorney	Director	0.07%
Terry A Moore	North Canton	OH	USA	Attorney at Law	Director, Chairman	0.22%
David Z Paull	Canfield	OH	USA	Retired	Director	0.14%
Gina R Richardson	Canfield	OH	USA	Attorney at Law	Director	0.02%
Timothy F Shaffer	Poland	OH	USA	SEVP/Chief Credit Officer	N/A	0.09%
Amber Wallace Soukenik	Warren	OH	USA	SEVP/Chief Retail & Marketing Officer	N/A	0.07%
Richard B Thompson	Kinsman	OH	USA	Executive	Director	0.97%
André Thornton	Chagrin Falls	OH	USA	Retired	Director	0.03%
Nicholas D Varischetti	Pittsburgh	PA	USA	Attorney at Law	Director	0.41%
Mark J Wenick	Canfield	OH	USA	SEVP/Chief of Wealth Management	N/A	0.07%

Legal Name of Holding

Farmers National Banc Corp

Company:

FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name FDHCPV99	Title or Position with direct and indirect subsidiaries FDHCPW06	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in FDHCPW07	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities) FDHCPW08
N/A	N/A	N/A	N/A

Legal Name of Holding
 Company:
 FDHCPV98

Farmers National Banc Corp

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Gregory C Bestic	Principal	Schroedel Scullin & Bestic LLC	33%
Gregory C Bestic	Owner	KGBee, LLC	100%
Edward W Muransky	Member/Manager	5123 San Jose JV, LLC	33%
Edward W Muransky	Member/Manager	Arbor Management, LLC	100%
Edward W Muransky	Member/Manager	Argyle Enterprises, LLC	27%
Edward W Muransky	Manager/Member	BBE Holdings, LLC	27%
Edward W Muransky	Member/Manager	Birch Tree Management, LLC	100%
Edward W Muransky	Indirect Member	Bluffton 8 LLC	100%
Edward W Muransky	CEO	Calcutta 16687, LLC	52%
Edward W Muransky	CEO	Chestnut Land Company	100%
Edward W Muransky	CEO	CRCC Development Company	100%
Edward W Muransky	CEO	Crestview Holdings, LLC	53%
Edward W Muransky	Member/Manager	Cypress and Rome, LLC	100%
Edward W Muransky	CEO	EDD Properties, LLC	100%
Edward W Muransky	CEO	Elm Tree Holdings, LLC	53%
Edward W Muransky	CEO	FPT Ventures, LLC	100%
Edward W Muransky	CEO	GLE Properties, LLC	53%
Edward W Muransky	Member	Ivory & Birch, LLC	100%
Edward W Muransky	Member/Manager	LG Land Company, LLC	100%
Edward W Muransky	Member LMPF Limited	LMPF Limited	41%
Edward W Muransky	Member, Manager	Maize & White Aviation, LLC	50%
Edward W Muransky	CEO	Manor 296, LLC	53%
Edward W Muransky	Member Manager	MC Auto Museum LLC	100%
Edward W Muransky	CEO	MC Golf Club, LLC	100%
Edward W Muransky	CEO	MC Golf Realty, LLC	100%
Edward W Muransky	CEO	MCUP, LLC	100%
Edward W Muransky	CEO	Muransky, LLC	100%
Edward W Muransky	CEO	Ohio Management Group, LLC	100%
Edward W Muransky	CEO	Ohio Management Services, Inc.	100%
Edward W Muransky	CEO	OMG Properties, LLC	100%
Edward W Muransky	CEO	OMR Group, LLC	100%

Edward W Muransky	Passive Investor	PECC - Brookside Mezzanine Fund II RF LLC	21%
Edward W Muransky	Passive Investor	PECC-RLF Fund III (RF), LLC	23%
Edward W Muransky	CEO	PLR Properties, LLC	100%
Edward W Muransky	CEO	PRD Holdings, LLC	100%
Edward W Muransky	Manager	Rise Pies, LLC	100%
Edward W Muransky	CEO	Robbins 425, LLC	100%
Edward W Muransky	Indirct Member	Rome Cypress, LLC	95%
Edward W Muransky	Member	San Jose 523 Member, LLC	41%
Edward W Muransky	Owner	San Jose 523 Owner, LLC	50%
Edward W Muransky	Member	Sleep Evolution, LLC	41%
Edward W Muransky	CEO	SLP Land Company	100%
Edward W Muransky	CEO	South 8580, LLC	100%
Edward W Muransky	CEO	Southwoods 100, LLC	53%
Edward W Muransky	CEO	Southwoods 250, LLC	53%
Edward W Muransky	CEO	Southwoods Anesthesia, LLC	53%
Edward W Muransky	CEO	Southwoods Commons, LLC	100%
Edward W Muransky	CEO	Southwoods Health at Home, LLC	100%
Edward W Muransky	CEO	Southwoods Office Park, LLC	100%
Edward W Muransky	CEO	Southwoods Rehabilitation, LLC	53%
Edward W Muransky	CEO	SPMG, LLC	100%
Edward W Muransky	CEO	Surgery Center at Southwoods, LLC	53%
Edward W Muransky	CEO	SCSW Realty, LLC	100%
Edward W Muransky	Donor	The Christine Muransky Irrevocable Trust	100%
Edward W Muransky	Trustee/Beneficiary	The Christine Muransky Revocable Trust	100%
Edward W Muransky	Trustee	The Edward W. Muransky Irrevocable Trust	100%
Edward W Muransky	Grantor/Trustee	The Edward W. Muransky Revocable Trust	100%
Edward W Muransky	CEO	The Muransky Companies, LLC	100%
Edward W Muransky	Trustee/Donor	The Muransky Family Foundation	100%
Edward W Muransky	CEO	The Southwoods Group, LLC	100%
Edward W Muransky	CEO	Trailwood 901, LLC	100%
Edward W Muransky	CEO	Triad Health Services, LLC	53%
Edward W Muransky	CEO	Triad Urologic Oncology Holdings, LLC	53%
Edward W Muransky	Indirect Member	Urologic Oncology of Mahoning Valley, LLC	13%
Edward W Muransky	Managing Member	WGAF 2, LLC	27%
Edward W Muransky	Managing Member	WGAF 3, LLC	27%
Edward W Muransky	CEO	YBA Properties, LLC	53%
Edward W Muransky	CEO	YOPO 5754, LLC	100%
Ralph D Macali	Partner	P.M.R.P. Partnership	25%
Ralph D Macali	Vice President	Palmer J Macali Inc	25%

Terry A Moore	Partner	Krugliak, Wilkins, Griffiths and Dougherty	25%
Terry A Moore	Owner	CPGCC, LLC	100%
Terry A Moore	Officer & Director	Document Management & Shredding, Inc.	60%
Terry A Moore	Officer & Director	Document Concepts, Inc	20%
Terry A Moore	Officer & Director	Wendgail Bldg. Co	50%
Terry A Moore	Member	Uniontown-Apache, LLC	70%
Gina R Richardson	Member	JGR Holding, LLC	100%
Gina R Richardson	Trustee	Gina Agresta Richardson Trust	100%
Gina R Richardson	Member	Gina Richardson LLC	100%
Gina R Richardson	Trustee	John P Richardson Trust	100%
Richard B Thompson	Owner/Executive	Richard & Rhonda Thompson Foundation	100%
Richard B Thompson	Owner/Executive	Heritage Hill Enterprises	100%
Richard B Thompson	Owner/Executive	Heritage Hill Land Company	100%
Richard B Thompson	Owner/Executive	Therm-o-Link, Inc	46%
Richard B Thompson	Owner/Executive	Heritage Hill Grain Co	51%
Richard B Thompson	Owner/Executive	Vulkor, Inc	46%
Richard B Thompson	Owner/Executive	Therm-o-Link of Texas, Inc	46%
Richard B Thompson	Owner/Executive	Thermo-o-Link Inc	46%
Richard B Thompson	Executive	Kinsman IGA	50%
Richard B Thompson	Partner	Smearcase	50%
Richard B Thompson	Partner	Goodview	10%
Richard B Thompson	Partner	Kinsman Hardware, LLC	50%
Richard B Thompson	Partner	Stratton Creek Woodworks	50%
André Thornton	CEO	ASW Global LLC	85%
André Thornton	CEO	ASW Energy Services LLC	85%
André Thornton	CEO	ASW Pipeline LLC	85%
André Thornton	CEO	AT Excavation LLC	85%
André Thornton	CEO	ASW Supply Chain Services LLC	85%
André Thornton	CEO	ASW Technologies LLC	85%
André Thornton	CEO	Global Promotions & Incentives LLC	85%
Nicholas D Varischetti	Vice President/Member	Varischetti Energy, LLC	90%
Nicholas D Varischetti	President/Member	Rover Properties, LLC	100%
Nicholas D Varischetti	President/Member	NDV Strategies, LLC	100%
Nicholas D Varischetti	Vice President/Member	Varischetti Sports, LLC	20%
Nicholas D Varischetti	Vice President/Director	Varischetti & Sons, Inc	33%
Nicholas D Varischetti	Vice President/Member	Varischetti Real Estate, LLC	48%
Nicholas D Varischetti	Vice President/Member	Varischetti Holdings, LP	33%
Nicholas D Varischetti	Vice President/Member	Varischettie Hospitality, LLC	48%
Nicholas D Varischetti	Vice President/Director	VSI, Inc	25%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare Management Services Holdco, LLC	33%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare Ancillary Services Holdco, LLC	33%

Nicholas D Varischetti	Vice President/Member	Guardian Healthcare Indemnity Services Holdco, LLC	33%
Nicholas D Varischetti	Vice President/Director	Guardian Healthcare OME Corp Holdco, LLC	33%
Nicholas D Varischetti	Vice President/Director	Guardian Healthcare OME Corp 1% Holdco, LLC	33%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare OME LLC 99% Holdco LLC	33%
Nicholas D Varischetti	Vice President/Director	Guardian Healthcare OME LLC1% Holdco Inc	33%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare GOL LLC 99% Holdco LLC	33%
Nicholas D Varischetti	Vice President/Director	Guardian Healthcare GOL LLC 1% Holdco Inc	33%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare FOR LLC 99% Holdco LLC	33%
Nicholas D Varischetti	Vice President/Director	Guardian Healthcare FOR LLC 1% Holdco Inc	33%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare FIN LLC 99% Holdco LLC	33%
Nicholas D Varischetti	Vice President/Director	Guardian Healthcare FIN LLC 1% Holdco Inc	33%
Nicholas D Varischetti	Vice President/Member	Allegheny Strategy Partners, LLC	50%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare Other Propco 99% Holdco	99%
Nicholas D Varischetti	Vice President/Member	The Assemble Group, LLC	25%
Nicholas D Varischetti	Vice President/Member	Guardian Healthcare FOR Propco 100% Holdco, LLC	100%
Nicholas D Varischetti	Vice President/Member	Varischetti Industrial, LLC	48%
Nicholas D Varischetti	Vice President/Member	Allegheny Electric Service, LLC	47%
Nicholas D Varischetti	Vice President/Member	Varischetti Capital Partners, LLC	33%
Nicholas D Varischetti	Vice President/Member	St. Mary's Piper Rd, LLC	48%
Nicholas D Varischetti	Vice President/Member	Varischetti Management, LLC	50%