

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.

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, Timothy J. Kronenwetter

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

President & 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.

Timothy J. Kronenwetter

Signature of Holding Company Director and Official (FDHC H321)

02/19/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 4442224

C.I. _____

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.

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

INFIRST BANCORP, MHC

Legal Title of Holding Company (FDHC 9017)

935 PHILADELPHIA STREET

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

INDIANA

PA

15701

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:

ALICIA CURTIS

VP/CONTROLLER

Name (FDHC 8901)

Title (FDHC C496)

(724)349-2812 ext: 243

Area Code / Phone Number / Extension (FDHC 8902)

(724)349-4346

Area Code / FAX Number (FDHC 9116)

CURTISA@INFIRSTBANK.COM

E-mail Address (FDHC 4086)

NA

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

0

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ☐
- 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 INFIRST BANCORP, MHC

Line Num	RSSD ID	Legal Name	Legal Entity Identifier	City	State/Country	State/Country of Incorporati	Basis of Relationship	Percentage Ownership
1	4442224	INFIRST BANCORP, MHC	None	INDIANA	PA	PA		
2	4442233	INFIRST BANCORP, INC	None	INDIANA	PA	MD	Vtg Eqty	100
3	904171	INFIRST BANK	549300YAGLRHLP0JP559	INDIANA	PA	PA	Vtg Eqty	100

Sum of Entities:3

Legal Name of Holding Company: InFirst Bancorp, MHC
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
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
InFirst Bancorp, MHC	Indiana	PA	USA	N/A	N/A	N/A	N/A	1	N/A	N/A	N/A	100.00%

FDHCPV71

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Legal Name of Holding Company:

Bancorp Inc (lower-tier holding company of InFirst Bancorp, MHC)

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
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
Bancorp Inc (lower-tier holding company of InFirst Bancorp, MHC)	Indiana	PA	USA	N/A	N/A	N/A	N/A	1	N/A	N/A	N/A	100.00%

Legal Name of Holding Company:

Bancorp Inc (lower-tier holding company of InFirst Bancorp, MHC)

FDHCPV71

[illegible]

Legal Name of Holding
Company:
FDHCPV98

InFirst Bancorp,
MHC

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	Title or Position with the Holding Company	Percentage of each class of voting securities
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Timothy J Kronenwetter	Indiana	PA	USA	N/A	Director, President and Chief Executive Officer	N/A
Richard L Shoemaker	Blairsville	PA	USA	Retired, Funeral Home Owner	Director	N/A
Thomas W Teal	Indiana	PA	USA	Retired Restaurant Owner	Director	N/A
James Kodman	Indiana	PA	USA	Owner, CEO	Director	N/A
Donna M Bruder-Smith	Punxsutawney	PA	USA	Retired, Middle School Principal	Director	N/A
Jonathan B Mack	Indiana	PA	USA	Retired, Attorney of Counsel	Director	N/A
B Seth Conner	Indiana	PA	USA	N/A	Corporate Secretary	N/A
Bradley Holuta	Jeannette	PA	USA	Attorney of Litigation	Director	N/A
Brenda DiCicco	Indiana	PA	USA	Partner, CPA	Director	N/A

Legal Name of Holding Company:
FDHCPV98

InFirst Bancorp, MHC

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 FDHCPW07	Percentage of each class of voting securities owned, controlled, FDHCPW08
Timothy J Kronenwetter	Director, President and Chief Executive Officer, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Richard L Shoemaker	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Thomas W Teal	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
James Kodman	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Donna M Bruder-Smith	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Jonathan B Mack	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
B Seth Conner	Corporate Secretary, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Bradley Holuta	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Brenda DiCicco	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A

Legal Name of Holding Company: InFirst Bancorp, MHC			
FDHCPW08			
Item d13(a)	Item d13(b)	Item d13(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	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
FDHCPW09	FDHCPW10	FDHCPW11	FDHCPW12
Timothy J. Kramarzewski	N/A	N/A	N/A
Richard L. Greenwald	N/A	N/A	N/A
Thomas W. Long	N/A	N/A	N/A
James Kodman	Advanced Infusion, LLC DBA Vital Care Infusion Services and DBA Vital Care of Hagerstown Your Compounding Pharmacy LLC	N/A	N/A
	DBA Advance Care Pharmacy		
Deanna M. Bruden-Smith	N/A	N/A	N/A
Jonathan B. Mark	N/A	N/A	N/A
B. Beth Connery	Partner	Bey-Tee Rentals, LLC	50%
Bradley Holsen	Attorney at Law	N/A	N/A
Glenda DeCary	Partner/CFO	N/A	N/A

Legal Name of Holding
Company:

InFirst Bancorp,
Inc (lower-tier
holding
company of
InFirst Bancorp,
MHC)

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
InFirst Bancorp, MHC	Indiana	PA	USA	N/A	N/A	N/A
Timothy J Kronenwetter	Indiana	PA	USA	N/A	Director, President and Chief Executive Officer	N/A
Richard L Shoemaker	Blairsville	PA	USA	Retired, Funeral Home Owner	Director	N/A
Thomas W Teal	Indiana	PA	USA	Retired Restaurant Owner	Director	N/A
James Kodman	Indiana	PA	USA	Owner, CEO	Director	N/A
Donna M Bruder-Smith	Punxsutawney	PA	USA	Retired, Middle School Principal	Director	N/A
Jonathan B Mack	Indiana	PA	USA	Retired, Attorney of Counsel	Director	N/A
B Seth Conner	Indiana	PA	USA	N/A	Corporate Secretary	N/A
Bradley Holuta	Jeannette	PA	USA	Attorney of Litigation	Director	N/A
Brenda DiCicco	Indiana	PA	USA	Partner, CPA	Director	N/A

Legal Name of Holding Company: InFirst Bancorp, Inc (lower-tier holding company of InFirst Bancorp, MHC)

FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name	Title or Position with direct and indirect subsidiaries	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	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)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
InFirst Bancorp, MHC	N/A	N/A	N/A
Timothy J Kronenwetter	Director, President and Chief Executive Officer, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Richard L Shoemaker	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Thomas W Teal	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
James Kodman	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Donna M Bruder-Smith	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Jonathan B Mack	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
B Seth Conner	Corporate Secretary, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Bradley Holuta	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A
Brenda DiCicco	Director, InFirst Bancorp, Inc & InFirst Bank	InFirst Bancorp, Inc & InFirst Bank	N/A

Legal Name of Holding Company:

InFirst Bancorp, Inc (lower-tier holding company of InFirst Bancorp, MHC)

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name FDHCPV99	Title or Position with any other company in which the person is a FDHCPW09	Name of any other company in which the FDHCPW10	Percentage of each class of voting securities owned, controlled, or held FDHCPW11
InFirst Bancorp, MHC	N/A	N/A	N/A
Timothy J Kronenwetter	N/A	N/A	N/A
Richard L Shoemaker	N/A	N/A	N/A
Thomas W Teal	N/A	N/A	N/A
James Kodman	Advanced Infusion, LLC DBA Vital Care Infusion Services and DBA Vital Care of Hagerstown Your Compounding Pharmacy LLC DBA Advance Care Pharmacy	N/A	N/A
Donna M Bruder-Smith	N/A	N/A	N/A
Jonathan B Mack	N/A	N/A	N/A
B Seth Conner	Partner, Barr Top Rentals, LLC	Barr Top Rentals, LLC 50%	50%
Bradley Holuta	Attorney of Litigation	N/A	N/A
Brenda DiCicco	Partner/CPA	N/A	N/A