

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, **Brian Dunlap**

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

Director and Treasurer

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.

Brian Dunlap

Signature of Holding Company Director and Official (FDHC H321)

07/17/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID **1070541**

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

NEW RICHMOND BANCORPORATION

Legal Title of Holding Company (FDHC 9017)

110 FRONT STREET

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

NEW RICHMOND OH 45157

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:

RICHARD J. LABENZ CPA

Name (FDHC 8901)

Title (FDHC C496)

(513)553-6700 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(513)248-4480

Area Code / FAX Number (FDHC 9116)

RLABENZ@LABENZ.COM

E-mail Address (FDHC 4086)

WWW.NRNB.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.

New Richmond Bancorporation
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 FDHCPV72	City FDHCPV73	State FDHCPV74	Country FDHCPV75	Country of Citizenship or Incorporation FDHCPV76	Describe the provisions of the trust or plan FDHCPV77	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert. FDHCPV78	For Trusts, Identify each trustee or designated individual that has the power to vote FDHCPV79	Number of Securities - Common Stock FDHCPV80	Number of Securities - Warrants FDHCPV81	Number of Securities - Options FDHCPV82	Number of Securities - Other FDHCPV83	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company FDHCPV84
Steve Bartels	Franklin	NE	USA	USA	N/A	Scott Bartles; Dan Bartles	N/A	80 Shares	None	None	None	47.62%
Brian Dunlap	New Richmond	OH	USA	USA	N/A	N/A	N/A	24 Shares	None	None	None	14.29%
Samad Yaltaghian	Naples	FL	USA	USA	N/A	Benyamin Yaltaghian; Emma Yaltaghian	N/A	18 Shares	None	None	None	10.71%
Scott Bartels	Ashland	NE	USA	USA	NA	Steve Bartels	N/A	7.5 Shares	None	None	None	4.46%
Dan Bartels	Milford	NE	USA	USA	NA	Steve Bartels	N/A	7.5 Shares	None	None	None	3.27%
Benyamin Yaltaghian	Naples	FL	USA	USA	NA	Samad Yaltaghian	N/A	1 Share	None	None	None	0.60%
Emma Yaltaghian	Naples	FL	USA	USA	NA	Samad Yaltaghian	N/A	1 Share	None	None	None	0.60%

New Richmond Bancorporation
FDHCPV71

Item 3(2)(a)	Item 3(2)(b)	Item 3(2)(c)	Item 3(2)(d)	Item 3(2)(e)	Item 3(2)(f)	Item 3(2)(g)	Item 3(2)(h)	Item 3(2)(i)	Item 3(2)(j)	Item 3(2)(k)	Item 3(2)(l)	Item 3(2)(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
FDHCPV85	FDHCPV86	FDHCPV87	FDHCPV88	FDHCPV89	FDHCPV90	FDHCPV91	FDHCPV92	FDHCPV93	FDHCPV94	FDHCPV95	FDHCPV96	FDHCPV97

New Richmond Bancorporation
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
Steve Bartels	Franklin	NE	USA	Farmer	Chairman and President	55.36%
Samad Yaltaghian	Naples	FL	USA	Retired Civil Engineer and Associate Construction Director	Director	11.90%
Keith May	Lincoln	NE	USA	Retired Executive V.P. of Union Bank & Trust Company	Director	2.98%
Brian Dunlap	Cincinnati	OH	USA	None	Secretary and Treasurer	14.29%
Jay Dunlap	Lincoln	NE	USA	Treasurer and Secretary of Union Bank & Trust Company	Director	0.45%
Scott Bartels	Ashland	NE	USA	AVP of Horizon Bank	None	55.36%
Dan Bartels	Milford	NE	USA	Teacher	None	55.36%
Janet Latimer	Waverly	NE	USA	None	Director	7.74%

New Richmond Bancorporation
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
Samad Yaltaghian	Director	RiverHills Bank	N/A
Keith May	Director and Chairman	RiverHills Bank	N/A
Brian Dunlap	President and Director	RiverHills Bank	N/A

New Richmond Bancorporation
FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
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
Steve Bartels	President and Treasurer	Franklin County Land Company, Inc.	100%
Steve Bartels	Director	Horizon Bank	N/A
Steve Bartels	Director and Chairman	Campbell State Bank	N/A
Steve Bartels	Director	South Central State Bank	N/A
Keith May	Director	Union Agency, Inc.	N/A
Jay Dunlap	Treasurer/Secretary/Director	Union Bank & Trust Company	N/A
Jay Dunlap	President and Director	Union Loan Incorporated (inactive)	N/A
Jay Dunlap	Treasurer and Director	Farm & Home Insurane Agency, Inc	N/A
Jay Dunlap	Chairman and Director	First National Bank Northeast	N/A
Jay Dunlap	Director	Horizon Bank	N/A
Jay Dunlap	Asst. Secretary/Treasurer/Director	Campbell State Company	N/A
Jay Dunlap	Director	South Central State Bank	N/A
Jay Dunlap	Treasurer/Secretary/Director	Central Agency, Inc.	N/A
Jay Dunlap	Manager	Central Agency Farms, LLC	N/A
Scott Bartels	Director	South Central State Bank	N/A
Scott Bartels	Assistant Vice President	Horizon Bank	N/A
Janet Latimer	Director	Horizon BankCampbell State Bank	N/A
Janet Latimer	Director	Campbell State Bank	N/A