

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, Edward James Largent III

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

Director, President, CEO, and Board Chair

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.

Edward J. Largent III

Signature of Holding Company Director and Official (FDHC H321)

03/26/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 3828661

C.I. _____

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 2.5 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503. 10/2024

per response, with an average of 2.5 hours per response, including time to gather and process data.

Comments regarding this burden estimate or any other aspect of this collection of information should be addressed to the Office of Management and Budget, Paperwork Reduction Project (0704-0182), Washington, DC 20503.

Comments regarding the Reserve System. 200

0=No	FDHC
1=Yes	C447 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 (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.

Legal Name of Holding**Company: Ohio****Farmers Insurance****Company****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
Cheryl L. Carlisle	Hinkley	OH	USA	Retired, Audit Partner - Ernst & Young, LLP	Director - retired May 2024	<1%
Barbara Kim Elkins	Westlake	OH	USA	SVP Taxes & Finance Tech-Eaton Corp	Director	<1%
Gregory Robert Galeaz	Naples	FL	USA	CEO-L&F Indemnity Limited	Director	<1%
David Hollander	Haverford	PA	USA	Retired	Director	<1%
John P. Lanigan, Jr.	Isles of Palms	SC	USA	Retired	Director	<1%
Edward J. Largent III	Wadsworth	OH	USA	N/A	Director, President, CEO and Board Chair	<1%
Michael T. Jeans	Bratenahl	OH	USA	President, CEO Growth Opportunity Partne	Director	<1%
Michael T. Jeans	Huntington	NY	USA	President/CEO-Money Mgt Institute, Advisors Ahead LL	Director	<1%
Barbara Bufkin	Farmers Branch	TX	USA	Senior Advisor- Am WINS Group, INC	Director	<1%
Billie Rawot	Pointe Verde	FL	USA	Retired	Director	<1%
John Watson	Liberty	OH	USA	Owner	Director	<1%
SENIOR OFFICERS						
Edward J. Largent III	Wadsworth	OH	USA	N/A	Director, President, CEO and Board Chair	<1%
Frank Carrino	Bath	OH	USA	N/A	Corporate Secretary/Special Counsel	<1%
Joseph C. Kohmann	Wadsworth	OH	USA	N/A	Chief Operating Officer and Treasurer	<1%
EXECUTIVES						
Kathleen R. Golovan	Hunting Valley	OH	USA	N/A	Chief Administrative Officer	<1%
John (Jack) A. Kuhn	Bay Head	NJ	USA	N/A	President, Westfield Specialty	<1%
Kristine L. Neate	Medina	OH	USA	N/A	Chief of Staff	<1%
Jennifer C. Palmieri	Westlake	OH	USA	N/A	Chief People Officer	<1%
Stuart W. Rosenberg	Akron	OH	USA	N/A	President Standard Lines	<1%
Robert J. Looney	Summit	NJ	USA	N/A	Chief Financial Officer	<1%

Legal Name of Holding**Company: Ohio Farmers****Insurance 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
Cheryl L. Carlisle	Director -Retired May 2024	OFIC and all Subs	None
Barbara Kim Elkins	Director	OFIC and all Subs	None
Gregory Robert Galeaz	Director	OFIC and all Subs	None
David Hollander	Director	OFIC and all Subs	None
John P. Lanigan, Jr.	Director	OFIC and all Subs	None
Edward J. Largent III	Director, President, CEO and Board Chair	OFIC and all Subs	None
Michael T. Jeans	Director	OFIC and all Subs	None
Craig Pfeiffer	Director	OFIC and all Subs	None
Barbara Bufkin	Director	OFIC and all Subs	None
Billie Rawot	Director	OFIC and all Subs	None
John Watson	Director	OFIC and all Subs	None
SENIOR EXECUTIVES			
Edward J. Largent III	Director, President, CEO and Board Chair	OFIC and all Subs	None
Frank Carrino	Corporate Secretary/Special Counsel	OFIC and all Subs	None
Joseph C. Kohmann	Chief Operating Officer and Treasurer	OFIC and all Subs	None
EXECUTIVES			
Kathleen R. Golovan	Chief Administrative Officer	OFIC and all Subs	None
John (Jack) A. Kuhn	President Westfield Specialty	OFIC and all Subs	None
Kristine Neate	Chief of Staff	OFIC and all Subs	None
Jennifer C. Palmieri	Chief People Officer	OFIC and all Subs	None
Stuart W. Rosenberg	President, Standard Lines	OFIC and all Subs	None
Robert J. Looney	Chief Financial Officer	OFIC and all Subs	None

Legal Name of Holding**Company: Ohio****Farmers Insurance****Company****FDHCPV98**

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
Cheryl L. Carlisle	N/A	N/A	N/A
Barbara Kim Elkins	N/A	N/A	N/A
Gregory Robert Galeaz	N/A	N/A	N/A
David Hollander	N/A	N/A	N/A
John P. Lanigan, Jr.	N/A	N/A	N/A
Edward J. Largent III	N/A	N/A	N/A
Michael T. Jeans	N/A	N/A	N/A
Michael T. Jeans	N/A	N/A	N/A
Barbara Bufkin	N/A	N/A	N/A
Billie Rawot	N/A	N/A	N/A
John Watson	N/A	N/A	N/A
SENIOR OFFICERS	N/A	N/A	N/A
Edward J. Largent III	N/A	N/A	N/A
Frank Carrino	N/A	N/A	N/A
Joseph C. Kohmann	N/A	N/A	N/A
EXECUTIVES	N/A	N/A	N/A
Kathleen R. Golovan	N/A	N/A	N/A
John (Jack) A. Kuhn	N/A	N/A	N/A
Kristine L. Neate	N/A	N/A	N/A
Jennifer C. Palmieri	N/A	N/A	N/A
Stuart W. Rosenberg	N/A	N/A	N/A
Robert J. Looney	N/A	N/A	N/A

Legal Name of Holding
Company: Westfield
Bancorp, Inc.

FDHCPV98

Item 4(1)(a) Name FDHCPV99	Item 4(1)(b) City FDHCPW00	Item 4(1)(c) State FDHCPW01	Item 4(1)(d) Country FDHCPW02	Item 4(2) Principal Occupation if other than with holding company FDHCPW03	Item 4(3)(a) Title or Position with the Holding Company FDHCPW04	Item 4(3)(b) 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) FDHCPW05
Robert C. Berry	Medina	Ohio	USA	Of Counsel CCJ, Ltd.; President Berry's Blooms	Director	None
Larry Benders	Cleveland	Ohio	USA	President & CEO Cleveland Sight Center	Director	None
Robin Cottingham	University Heights	Ohio	USA	Retired	Director	None
Marilyn Eisele	Shaker Heights	Ohio	USA	Retired	Director	None
Nancy Heinen	Hunting Valley	Ohio	USA	Retired	Director	None
Andy Jones	Cleveland	Ohio	USA	CEO, Fortress Security Risk Management	Director	None
Anthony S. Manna	Akron	Ohio	USA	Chairman, M7 Holdings, LLC	Director	None
Chuck Rotuno	Richfield	Ohio	USA	Executive Chairman, OEConnection	Director	None
Jonathan Shulman	Solon	Ohio	USA	Retired	Director	None
Scott Sinder	Washington D.C.		USA	Partner, Steptoe & Johnson LLP	Director	None
Michael Toth	Medina	Ohio	USA	Chairman, CEO & President, Westfield BankFSB	Director & Chairman	None
Jeffery A. Walters	Akron	Ohio	USA	Managing Director, CBIZ Advisors LLC	Director	None
Matthew A. Berthold	Medina	Ohio	USA	N/A	EVP, Chief Operating Officer	None
Kevin P. Vonderau	Spencer	Ohio	USA	N/A	EVP, Chief Lending Officer	None
James E. LaRocca	Wadsworth	Ohio	USA	N/A	EVP, Chief Financial Officer	None
Amy French	Medina	Ohio	USA	N/A	EVP, Chief Human Resource Officer	None
John Lane	Hudson	Ohio	USA	N/A	EVP, Chief Credit Officer	None
Alfred C. Perry, Jr.	Westfield Center	Ohio	USA	N/A	SVP, General Counsel & Secretary	None

Legal Name of Holding**Company: Westfield Bancorp,****Inc.****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
Robert C. Berry	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Larry Benders	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Robin Cottingham	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Marilyn Eisele	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Nancy Heinen	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Andy Jones	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Anthony S. Manna	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Chuck Rotuno	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Jonathan Shulman	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Scott Sinder	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Michael Toth	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Jeffery A. Walters	Director	Westfield Bank, FSB Westfield Credit Corp.	None

Matthew A. Berthold	Director	Westfield Bank, FSB Westfield Credit Corp.	None
Kevin P. Vonderau	Director	Westfield Bank, FSB Westfield Credit Corp.	None
James E. LaRocca	EVP	Westfield Bank, FSB Westfield Credit Corp.	None
Amy French	EVP	Westfield Bank, FSB Westfield Credit Corp.	None
John Lane	EVP	Westfield Bank, FSB Westfield Credit Corp.	None
Alfred C. Perry, Jr.	General Counsel	Westfield Bank, FSB Westfield Credit Corp.	None

Legal Name of Holding

Company: Westfield

Bancorp, Inc.

FDHCPV98

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
Robert C. Berry	Director	None	None
Larry Benders	Director	None	None
Robin Cottingham	Director	None	None
Marilyn Eisele	Director	None	None
Nancy Heinen	Director	None	None
Andy Jones	Director	None	None
Anthony S. Manna	Director	None	None
Chuck Rotuno	Director	None	None
Jonathan Shulman	Director	None	None
Scott Sinder	Director	None	None
Michael Toth	Director	None	None
Jeffery A. Walters	Director	None	None
Matthew A. Berthold	EVP	None	None
Kevin P. Vonderau	EVP	None	None
James E. LaRocca	EVP	None	None
Amy French	EVP	None	None
John Lane	EVP	None	None
Alfred C. Perry, Jr.	General Counsel	None	None