

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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FEDERAL RESERVE BANK  
 OF CLEVELAND

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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.

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

**December 31, 2016**

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

**Apollo Bancorp, Inc.**

Legal Title of Holding Company

**201 N Warren Avenue**

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

<b>Apollo</b>	<b>PA</b>	<b>15613</b>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Carolyn R. Bash** **Assistant Treasurer**

Name Title

**724-478-3151 ext 231**

Area Code / Phone Number / Extension

**724-478-1118**

Area Code / FAX Number

**carolyn@apollotrust.com**

E-mail Address

**www.apollotrust.com**

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

I, **Nelson L. Person,**

Name of the Holding Company Director and Official

**President and CEO**

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.*

*Nelson L. Person*  
 Signature of Holding Company Director and Official

**3/20/2017**  
 Date of Signature

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

For Federal Reserve Bank Use Only

RSSD ID 1139000  
 C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?  No  Yes

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

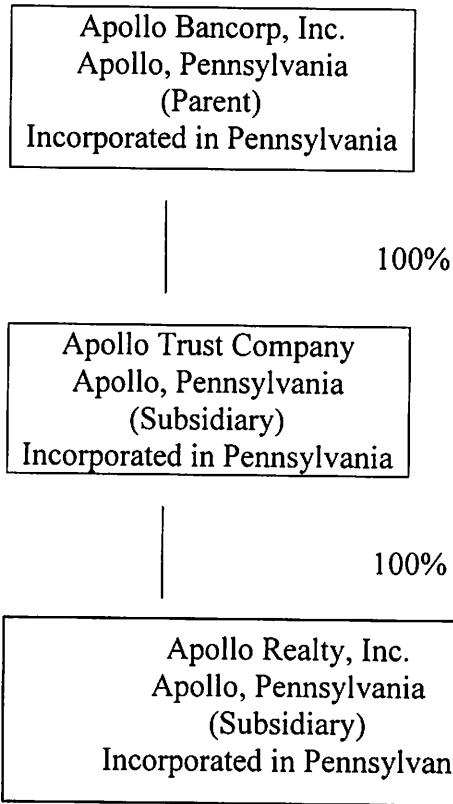
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."



**APOLLO BANCORP, INC.**  
**FORM FR Y-6**  
**2016**

**REPORT ITEM 1:** The bank holding company does prepare an annual report for its shareholders. Two copies are enclosed.

**REPORT ITEM 2a:** Organization Chart



**REPORT ITEM 2b:** Domestic Branch Listing

Branch listing was verified and emailed on February 8, 2017.

**REPORT ITEM 3:** Securities Holders

REFER TO CONFIDENTIAL VOLUME

Note: All Legal Entity Identifies are n/a, unless noted.

**REPORT ITEM 4: Directors and Officers**

(1) &amp; (2) &amp; (3c)

(3a)

(3b)

(4a)

(4b)

(4c)

Name, Address and Principal Occupation, Other Business Interests	Title for Apollo Bancorp, Inc.	Title for Apollo Trust Company	Number of Shares Owned	Percentage Owned Apollo Bancorp	Percentage Owned Apollo Trust Co	Other Companies
John C. Dormire Refer to Confidential Volume	Director	Director	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Dickson K. Forbes Refer to Confidential Volume	Director	Director	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Richard G. Hildebrand Refer to Confidential Volume	Director	Director	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Larry D. Loperfido Refer to Confidential Volume	Director, Counsel	Director, Counsel	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Nelson L. Person Refer to Confidential Volume	President and CEO; Director	President and CEO; Director	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Karen A. Stanford Refer to Confidential Volume	Director	Director	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Barbara R. Calizzi Refer to Confidential Volume	Exec. Vice President, COO, Secretary	Exec. Vice President, COO, Secretary	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Robert B. Kastan Refer to Confidential Volume		Vice President, Treasurer and CFO	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Robert J. Kopec Refer to Confidential Volume		Vice President, Residential and Consumer Lending	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Kevin A. Butler Refer to Confidential Volume		Vice President, Commercial Lending	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Russell L. Waltz Refer to Confidential Volume		Vice President, and Chief Information Officer	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume