### 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)(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.

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.

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.

| > | details in the report concerning that individual.  Signature of Holding Company Director and Official  |
|---|--|
| ) | Date of Signature  |
|   | For holding companies <u>not</u> 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  |

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.

| OMB control number.   | Conorr armess it      | displays a culterity valid |
|---|-----------------------|----------------------------|
| Date of Report (top-tie   | er holding compa      | any's fiscal year-end):    |
| December 31, 202  | 21                    | ,                          |
| Month / Day / Year  |                       |                            |
| N/A   |                       |                            |
| Reporter's Legal Entity Identi                                  | fier (LEI) (20-Charac | ter LEI Code)              |
| Reporter's Name, Stre   | et, and Mailing A     | Address                    |
| Apollo Bancorp, Inc.  |                       |                            |
| PO BOX 247  |                       |                            |
| (Mailing Address of the Holdin                                  | ng Company) Street    | / P.J. Box                 |
| Apollo  | Pennsylva             | ania 15613                 |
| City  | State                 | Zip Code                   |
| N/A   |                       |                            |
| Physical Location (if different                                 | from mailing address  | s)                         |
| Person to whom questi   | ione about this r     | eport should be directed:  |
| Joyce M. Corbin   |                       | istant Treasurer           |
| Name  | Title                 | Statit Heasurei            |
| 724-478-6112  | *                     |                            |
| Area Code / Phone Number /                                      | Extension             |                            |
| 724-478-1118  |                       |                            |
| Area Code / FAX Number  |                       |                            |
| jcorbin@apollotrust.  | com                   |                            |
| E-mail Address  | 3011,                 |                            |
| www.apollotrust.com   | 1                     |                            |
| Address (URL) for the Holding                                   |                       | ge                         |
|   |                       |                            |
| Is confidential treatment this report submission?               |                       |                            |
| In accordance with the G (check only one),                      | eneral Instructions   | for this report            |
| <ol> <li>a letter justifying thi<br/>with the report</li> </ol> |                       |                            |
|   |                       | n provided separately      |
| NOTE: Information for whether must be provided                  | sich confidential tra | eatment is being requested |

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

## APOLLO BANCORP, INC. FORM FR Y-6 2021

**REPORT ITEM 1:** 

The bank holding company does prepare an annual report for its shareholders. Enclosed is a PDF version.

**REPORT ITEM 2a:** 

**Organization Chart** 

Apollo Bancorp, Inc. Apollo, Pennsylvania (Parent) Incorporated in Pennsylvania 100%

**Apollo Trust Company** Apollo, Pennsylvania (Subsidiary) LEI 5493006J2ROMTD5Q0731 Incorporated in Pennsylvania

100%

100%

Apollo Realty, Inc. Apollo, Pennsylvania (Subsidiary) Incorporated in Pennsylvania

Kiski Company, LLC Apollo, Pennsylvania (Subsidiary) Established in Pennsylvania Managing Member

**REPORT ITEM 2b:** 

**Domestic Branch Listing** 

Branch listing was verified and emailed on February 22, 2022.

**REPORT ITEM 3**: Securities Holders

REFER TO CONFIDENTIAL VOLUME

Note: All Legal Entity Identifiers are N/A, unless noted.

Results: A list of branches for your holding company: APOLLO BANCORP, INC. (1139000) of APOLLO, PA. The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions

Ok: If the Aranch information is correct, enter 'Ok' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sool or closed, enter 'Chase' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed was never owned by this depository institution, enter 'Defect' in the Data Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

Submission Procedure
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are emailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

| Effective Date | Branch Service Type        | Branch ID_RSSD*   | Popular Name  | Street Address   | City  | State   | Zip Code  | County  | Country  | FDIC UNINUM*  | Office Number*   | Head Office  | Head Office ID_RSSD*   | Comments  |
|----------------|----------------------------|---|---|--|---|---|---|---|--|---|--|--|--|---|
|                | Full Service (Head Office) | 368522  | APOLLO TRUST COMPANY  | 201 NO. WARREN AVE   | APOLLO  | PA  | 15613   | ARMSTRONG   | UNITED STATES  | Not Required  | Not Required   | APOLLO TRUST COMPANY   | 368522   |   |
|                | Full Service               | 108429  | NORTH WASHINGTON BRANCH   | 697 SPORTSMAN DRIVE  | APOLLO  | PA  | 15613   | WESTMORELAND  | UNITED STATES  | Not Required  | Not Required   | APOLLO TRUST COMPANY   | 368522   |   |
|                | Limited Service            | 107927  | SECOND STREET BRANCH  | 312 NORTH SECOND STREET  | APOLLO  | PA  | 15613   | ARMSTRONG   | UNITED STATES  | Not Required  | Not Required   | APOLLO TRUST COMPANY   | 368522   |   |
|                | Full Service               | 2520454   | ALLEGHENY TOWNSHIP BRANCH   | 501 HYDE PARK ROAD   | LEECHBURG   | PA  | 15656   | WESTMORELAND  | UNITED STATES  | Not Required  | Not Required   | APOLLO TRUST COMPANY   | 368522   |   |
|                | Full Service               | 399227  | NORTH APOLLO BRANCH   | 2113 RIVER ROAD  | NORTH APOLLO  | PA  | 15673   | ARMSTRONG   | UNITED STATES  | Not Required  | Not Required   | APOLLO TRUST COMPANY   | 368522   |   |
|                | Limited Service            | 276421  | SPRING CHURCH BRANCH  | 1696 STATE RT 56   | SPRING CHURCH   | PA  | 15686   | ARMSTRONG   | UNITED STATES  | Not Required  | Not Required   | APOLLO TRUST COMPANY   | 368522   |   |
|                |                            | Full Service (Head Office) Full Service Limited Service | Full Service (Head Office)         368522           Full Service         108429           Limited Service         107927           Full Service         2520454           Full Service         399227 | Full Service (Head Office)         368322         APOLID TRUST COMPANY           Full Service         108429         NORTH VMASHINGTON BRANCH           Limited Service         107927         SECOND STREET BRANCH           Full Service         2520454         ALLEGHENY TOWKSHIP BRANCH           Full Service         399227         NORTH APOLID BRANCH | Full Service, Head Office)         388322         APULLOT TRUST COMPANY         201 NO. WARREN AVE           Full Service         108429         NORTH WASHINGTON BRANCH         697 SPORTSMAN DRIVE           Limited Service         107927         SECOND STREET BANACH         312 NORTH SECOND STREET           Full Service         250045         ALLEGHENY TOWNSHIP BRANCH         31 HOR PARK ROAD           Full Service         399227         NORTH APOLLO BRANCH         313 RVER ROAD | Full Service (Head Office)   368522   APOLLO TRUST COMPANY   20.1 NO. WARREN AVE   APOLLO | Full Service (Head Office)         368522 APOLLO TRUST COMPANY         201 NO. WARREN AVE         APOLLO         PA           Full Service         108429 (NORTH WASHINGTON BRANCH         69 SPORTSMAN DRIVE         APOLLO         PA           Limited Service         107927 SECOND STREET BRANCH         312 NORTH SECOND STREET         APOLLO         PA           Full Service         2520454 ALLEGHENY TOWNSHIP BRANCH         301 HYDC FARK ROAD         LECHBURG         PA           Full Service         399227 (NORTH APOLLO BRANCH         211 RIVER ROAD         NORTH APOLLO PA | Full Service (Had Office) 388522 APOLLO TRUST COMPANY 201 NO. WARREN AVE #DOLLO PA 15613 Full Service (108429) NORTH WASHINGTON BRANCH 697 SPORTSMAN DRIVE APOLLO PA 15613 Limited Service 107927 SECOND STREET BRANCH 312 NORTH SECOND STREET #APOLLO PA 15613 Full Service 2520454 ALLEGHENY TOWNSHIP BRANCH 301 HYDE FARK ROAD LECCHBURG PA 15666 Full Service 399227 NORTH APOLLO BRANCH 213 RIVER ROAD NORTH APOLLO DA 15673 | Full Service   Head Office   368522   APOLLO TRUST COMPANY   201 NO. WARREN AVE   APOLLO   PA   15613   ARMSTROMG   Full Service   108429   NORTH WASHINGTON BRANCH   697 5 PORTSMAND BRIVE   APOLLO   PA   15613   WESTMORELAND   Limited Service   107927   SCOND STREET BRANCH   312 NORTH SECOND STREET   APOLLO   PA   15613   ARMSTRONG   Full Service   220045   ALLEGIBLENT TOWNSHIP BRANCH   SOL THUS FARR ROAD   ECCHBURG   PA   15653   WESTMORELAND   Full Service   399227   NORTH APOLLO BRANCH   2113 MEVER ROAD   NORTH APOLLO   PA   15673   ARMSTRONG   AR | Full Service (Head Office)   368522   APOLLO TRILST COMPANY   20 JN O. WARREN AVE   APOLLO   PA   15613   ABMSTRONG   UNITED STATES   United Service   10929   NORTH WASHINGTON BRANCH   697 SPORTSMAN DRIVE   APOLLO   PA   15613   WESTIMORELAND UNITED STATES   United Service   10929   SECOND STREET BRANCH   312 NORTH SECOND STREET   APOLLO   PA   15613   ABMSTRONG   UNITED STATES   Full Service   2520454   ALLEGENENT CONVASHIP BRANCH   501 HYDE PARK ROAD   LECHBURG   PA   15673   ABMSTRONG   UNITED STATES   Full Service   399227   NORTH APOLLO   PA   15673   ABMSTRONG   UNITED STATES   PA   15674   PA   15674   PA   15674   PA   15674   PA   15675   PA   15674   PA | Full Service (Had Office) 388522 APOLLO TRUST COMPANY 201 NO. WARREN AVE APOLLO PA 15613 ARMSTRONG UNITED STATES No. Required Full Service 108429 NORTH WASHINGTON BRANCH 697 SPORTSMAN DRIVE 4 APOLLO PA 15613 ARMSTRONG UNITED STATES No. Required Limited Service 107927 SECOND STREET BRANCH 312 NORTH SECOND STREET APOLLO PA 15613 ARMSTRONG UNITED STATES No. Required Full Service 2520454 ALLEGHBUY TOWNSHIP BRANCH 301 HYDE FARK ROAD LEEGHBURG PA 15666 WESTMOREAUND UNITED STATES No. Required Full Service 399227 NORTH APOLLO BRANCH 213 RIVER ROAD NORTH APOLLO BAMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required North APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR Required NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR REQUIRED NORTH APOLLO PA 15673 ARMSTRONG UNITED STATES NOR PA 15673 ARMSTRONG UNITED STATES NO | Full Service   Head Office   368522   APOLLO TRUST COMPANY   201 NO. WARREN AVE   APOLLO   PA   15613   ARMSTRONG   UNITED STATES   Not Required   Not Req | Full Service (Had Office) 368522 APOLLO TRUST COMPANY 20.1 NO, WARREW AVE. APOLLO PA. 15613 ARMSTRONG UNITED STATES Not Required APOLLO TRUST COMPANY United Service 108429 NORTH WASHINGTON BRANCH 697 SPORTSMAND RRIVE APOLLO PA. 15613 WESTMORELAND UNITED STATES Not Required APOLLO TRUST COMPANY United Service 107927 SECOND STREET BRANCH 312 NORTH SECOND STREET APOLLO PA. 15613 ARMSTRONG UNITED STATES Not Required APOLLO TRUST COMPANY Full Service 2200454 ALLEGISHEY TOWNSHIP BRANCH 2014 NORTH APOLLO TRUST COMPANY Full Service 3992227 NORTH APOLLO BRANCH 2014 NORTH REPUIR SECOND STREET NORTH APOLLO TRUST COMPANY NORTH APOLLO TRUST COMPAN | Full Service   Head Office   368522   APOLLO TRUST COMPANY   20 NO. WARREN AVE   APOLLO   PA   15613   ARMSTRONG   UNITED STATES   Not Required   APOLLO TRUST COMPANY   368522 |

| (1)   | (2)  | (3a)                               | (3b)                                    | (3c)  |                                    | (4a)                                     | (4b)                                      | (4c)                              |  |
|---|--|------------------------------------|---|---|------------------------------------|--|---|-----------------------------------|--|
| Name  | Address  | Title for Apollo<br>Bancorp, Inc.  | Title for Apollo<br>Trust Company       | Principal<br>Occupation,<br>Other Business<br>Interests | Number of<br>Shares<br>Owned       | Percentage<br>Owned<br>Apollo<br>Bancorp | Percentage<br>Owned<br>Apollo<br>Trust Co | Other<br>Companies                |  |
| CeDe & Co   | Refer to<br>Confidential<br>Volume   | n/a                                | n/a                                     | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidential<br>Volume        | Refer to<br>Confidentia<br>Volume |  |
| John C. Dormire  Refer to Confidential Volume  Director  Director                     |  | Director                           | Refer to<br>Confidential<br>Volume      | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidentia<br>Volume         |                                   |  |
| Dickson K. Forbes  Refer to Confidential Volume  Director Director                    |  | Director                           | Refer to<br>Confidential<br>Volume      | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidentia<br>Volume         |                                   |  |
| Richard G. Hildebrand Refer to Confidential Volume Director                           |  | Director                           | Refer to<br>Confidential<br>Volume      | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidentia<br>Volume         |                                   |  |
| Robert E. Kelly, Jr.  | Refer to<br>Confidential<br>Volume   | N/A                                | Director                                | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidential<br>Volume        | Refer to<br>Confidentia<br>Volume |  |
| Carry D. Loperfito  Refer to Confidential Volume  Director, Counsel Director, Counsel |  | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume      | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidentia<br>Volume        |   |                                   |  |
| Nelson L. Person  | Refer to<br>Confidential<br>Volume   | Director, President<br>and CEO     | Director, President and CEO             | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidential<br>Volume        | Refer to<br>Confidentia<br>Volume |  |
| aren A. Stanford  Refer to Confidential Volume  Director Director                     |  | Refer to Confidential Volume       | Refer to<br>Confidential<br>Volume      | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidentia<br>Volume        |   |                                   |  |
| Robert B. Kastan  | Refer to Confidential Volume  Refer to Confidential Volume  Vice President, Treasurer and CFO  Treasurer and CFO |                                    |   | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidential<br>Volume        | Refer to<br>Confidentia<br>Volume |  |
| Julia M. Holmes   | Refer to<br>Confidential<br>Volume   | Secretary                          | VP, Risk<br>Management and<br>Secretary | Refer to<br>Confidential<br>Volume                      | Refer to<br>Confidential<br>Volume | Refer to<br>Confidential<br>Volume       | Refer to<br>Confidential<br>Volume        | Refer to<br>Confidentia<br>Volume |  |