

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 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, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Apollo Bancorp, Inc.

Legal Title of Holding Company

PO Box 247

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

Apollo

PA

15613

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Joyce M. Corbin

Assistant Treasurer

Name

Title

724-478-6112

Area Code / Phone Number / Extension

724-478-1118

Area Code / FAX Number

jcorbin@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.

Signature of Holding Company Director and Official

3/23/23

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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		<input checked="" type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
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 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

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?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Results: A list of branches for your depository institution: APOLLO TRUST COMPANY (ID_RSSD: 368522).
 This depository institution is held by APOLLO BANCORP, INC. (1139000) of APOLLO, PA.
 The data are as of 12/31/2022. Data reflects information that was received and processed through 01/10/2023.

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 branch 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 sold or closed, enter 'Close' 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 'Delete' 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.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

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 e-mailing 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.

Data Action	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
OK		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	
OK		Full Service	108429	NORTH WASHINGTON BRANCH	697 SPORTSMAN DRIVE	APOLLO	PA	15613	WESTMORELAND	UNITED STATES	Not Required	Not Required	APOLLO TRUST COMPANY	368522	
OK		Limited Service	107927	SECOND STREET BRANCH	312 NORTH SECOND STREET	APOLLO	PA	15613	ARMSTRONG	UNITED STATES	Not Required	Not Required	APOLLO TRUST COMPANY	368522	
OK		Full Service	2520454	ALLEGHENY TOWNSHIP BRANCH	501 HYDE PARK ROAD	LEECHBURG	PA	15656	WESTMORELAND	UNITED STATES	Not Required	Not Required	APOLLO TRUST COMPANY	368522	
OK		Full Service	399227	NORTH APOLLO BRANCH	2113 RIVER ROAD	NORTH APOLLO	PA	15673	ARMSTRONG	UNITED STATES	Not Required	Not Required	APOLLO TRUST COMPANY	368522	
CHANGE	2/1/2019	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	

APOLLO BANCORP, INC.
FORM FR Y-6
2022

REPORT ITEM 1: The bank holding company does prepare an annual report for its shareholders. Enclosed is a PDF version.

REPORT ITEM 3: Securities Holders

REFER TO CONFIDENTIAL VOLUME

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

REPORT ITEM 4: Directors and Officers

(1)	(2)	(3a)	(3b)	(3c)	(4a)	(4b)	(4c)	
Name	Address	Title for Apollo Bancorp, Inc.	Title for Apollo Trust Company	Principal Occupation, Other Business Interests	Number of Shares Owned	Percentage Owned Apollo Bancorp	Percentage Owned Apollo Trust Co	Other Companies
Cede & Co	Refer to Confidential Volume	n/a	n/a	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
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	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	Refer to Confidential Volume
Robert E. Kelly, Jr.	Refer to Confidential Volume	N/A	Director	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Larry D. Loperfito	Refer to Confidential Volume	Director, Counsel	Director, Counsel	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Nelson L. Person	Refer to Confidential Volume	Director, President and CEO	Director, President and CEO	Refer to Confidential Volume	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	Refer to Confidential Volume
Robert B. Kastan	Refer to Confidential Volume	Vice President, Treasurer and CFO	Vice President, Treasurer and CFO	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume
Julia M. Holmes	Refer to Confidential Volume	Secretary	VP, Risk Management and Secretary	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume	Refer to Confidential Volume