

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.

I, Richard J. Brunner  
 Name of the Holding Company Director and Official  
Chairman & Chief Executive Officer  
 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.*

*Richard J. Brunner*  
 Signature of Holding Company Director and Official  
08/30/2023  
 Date of Signature

**For Federal Reserve Bank Use Only**

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

**Date of Report** (top-tier holding company's fiscal year-end):  
**December 31, 2022**  
 Month / Day / Year

Reporter's Name, Street, and Mailing Address

Signature Bancorp Inc.  
 Legal Title of Holding Company  
4607 W. Sylvania Ave  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Toledo OH 43571  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Shane A. Gibson SVP Corporate Controller  
 Name Title  
419-841-7773  
 Area Code / Phone Number / Extension  
419-517-7774  
 Area Code / FAX Number  
sgibson@signaturebankna.com  
 E-mail Address  
https://www.signaturebankna.com  
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....  0=No  1=Yes **1**

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."

**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.

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### 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

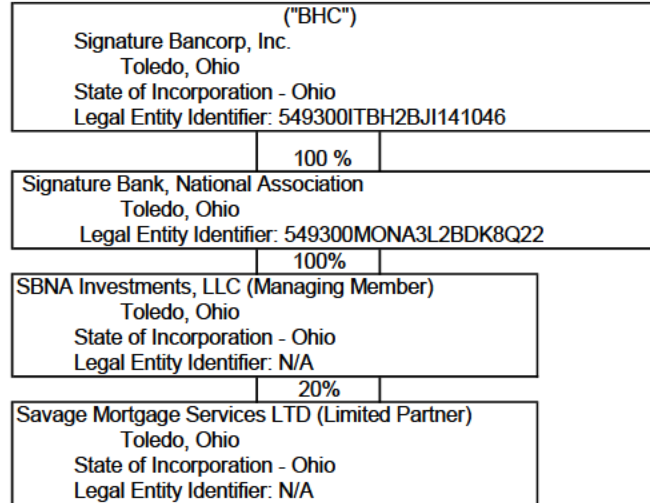
If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

"PUBLIC" Report Volume

Report Item

1: The BHC prepares an annual report prepared for its shareholders, a copy of which is submitted herewith.

2a: Organizational Chart:



2b: Domestic Branch Listing - Submitted as a separate file in the same secure email in March 2023. No changes.

3: Securities Holders / Shareholders:

3:1 (a, b, c) None. We have no "Current Shareholders" of record that directly or indirectly owns, controls, holds, or has the power to vote 5 percent or more of any class of securities (including vested stock options) of the BHC as of fiscal year ending 12/31/2022.

3:2 (a, b, c) None. We had no "Shareholders of record during the year" that directly or indirectly owned, controlled, held, or had the power to vote 5 percent or more of any class of securities (including vested stock options) of the BHC during the fiscal year ending 12/31/2022.

Form FR Y-6  
Signature Bancorp, Inc.  
Toledo, Ohio  
Fiscal Year Ending December 31, 2022

"PUBLIC" Report Volume

Report Item

4: Insiders:

4:1 Name & Address (City, State / Country)	4:2 Principal Occupation if Other than with BHC	4:3(a) Title & Position with BHC	4:3(b) Title & Position with Subsidiary Bank	4:3(c) Title & Position with Other Businesses
Richard J. Brunner Toledo, Ohio USA	None	Director, Chairman, & CEO	Director, Chairman & CEO	None Applicable (per Y-6 Instructions)
David A. Reed Maumee, Ohio USA	None	Director & Executive Vice Chairman	Director & Executive Vice Chairman	None Applicable (per Y-6 Instructions)
Carol A. Savage Perrysburg, Ohio USA	None	Director & COO	Director & COO	None Applicable (per Y-6 Instructions)
John S. Szuch Perrysburg, Ohio USA	None	Director & Executive Officer	Director & Executive Officer	None Applicable (per Y-6 Instructions)
Barbara A. Berebitsky Holland, Ohio USA	None	Executive Vice President	Executive Vice President	None Applicable (per Y-6 Instructions)
Robert D. Shamy Sylvania, Ohio USA	None	Director & President	Director & President	None Applicable (per Y-6 Instructions)
Nancy L. Feltz Sylvania, Ohio USA	None	Senior Vice President - Credit Administration	Senior Vice President - Credit Administration	None Applicable (per Y-6 Instructions)
Alison K. Frye Perrysburg, Ohio USA	None	Senior Vice President - Treasury Management	Senior Vice President - Treasury Management	None Applicable (per Y-6 Instructions)
Shane A. Gibson Whitehouse, Ohio USA	None	Senior Vice President - Finance & Accounting	Senior Vice President - Finance & Accounting	None Applicable (per Y-6 Instructions)
Steven D. Leamy Sylvania, Ohio USA	None	Senior Vice President & Senior Loan Officer	Senior Vice President & Senior Loan Officer	None Applicable (per Y-6 Instructions)
Joshua J. Schuyler Waterville, Ohio USA	None	Senior Vice President - Client Development	Senior Vice President - Client Development	None Applicable (per Y-6 Instructions)
David L. Bishop Perrysburg, Ohio USA	Retired CEO, Matrix Technologies Inc. (Project engineering services for manufacturing facilities)	Director	Director	Retired CEO, Matrix Technologies Inc. (See "Confidential" Volume for separately submitted information)

Form FR Y-6  
Signature Bancorp, Inc.  
Toledo, Ohio  
Fiscal Year Ending December 31, 2022

"PUBLIC" Report Volume

Report Item

4: Insiders (continued):

4:1 Name & Address (City, State / Country)	4:2 Principal Occupation if Other than with BHC	4:3(a) Title & Position with BHC	4:3(b) Title & Position with Subsidiary Bank	4:3(c) Title & Position with Other Businesses
Michael J. Fischer Temperance, MI USA	Founder and Former CEO Fischer Tool & Die Corporation (Manufacturer / repair of large dies for automotive industry)	Director	Director	(See "Confidential" Volume for separately submitted information)
Amy L. Hall Monclova, Ohio USA	Entrepreneur, formerly President of Ebony Construction Company (Heavy highway contractor)	Director	Director	(See "Confidential" Volume for separately submitted information)
Stephen A. Hirzel Pemberville, Ohio USA	President, Hirzel Canning Company (Processor of tomatoes and tomato products)	Director	Director	None Applicable (per Y-6 Instructions)
Kathryn S. Hoops Perrysburg, Ohio USA	Retired - VP, Financial Services HCR Manor Care (Long Term Health Care)	Director	Director	(See "Confidential" Volume for separately submitted information)
Lynn A. Isaac Toledo, Ohio USA	President, Isaac Property Company	Director	Director	(See "Confidential" Volume for separately submitted information)
Matthew B. Kripke Toledo, Ohio USA	CEO, Kripke Enterprises Inc., Mid South Aluminum (Non-ferrous metals broker)	Director	Director	(See "Confidential" Volume for separately submitted information)
Gus J. Mancy Toledo, Ohio USA	Partner, Mancy's Restauraunt Group (DBA, Mancy's Steakhouse)	Director	Director	(See "Confidential" Volume for separately submitted information)
C. Michael Smith Holland, Ohio USA	Chairman Emeritus, The Mannik & Smith Group, Inc. (Civil Engineering & Consulting)	Director	Director	(See "Confidential" Volume for separately submitted information)
R. Jeffery Stephens Perrysburg, Ohio USA	Retired - R. Jeffery Stephens, DDS (Periodontist)	Director	Director	(See "Confidential" Volume for separately submitted information)

"PUBLIC" Report Volume

Report Item

4: Insiders (continued):

4:1 Name & Address (City, State / Country)	4:4( a) Percentage of Voting Shares in BHC	4:4( b) Percentage of Voting Shares in Subsidiary	4:4( c) Significant Ownership in Other Companies
Richard J. Brunner Toledo, Ohio USA	2.63% (=2.85% with vested options)	None (BHC owns 100 %)	None
David A. Reed Maumee, Ohio USA	1.34% (= 1.54% with vested options)	None (BHC owns 100 %)	None
Carol A. Savage Perrysburg, Ohio USA	2.87% (= 3.00% with vested options)	None (BHC owns 100 %)	None
John S. Szuch Perrysburg, Ohio USA	0.61% (= 0.71% with vested options)	None (BHC owns 100 %)	None
Robert D. Shamy Sylvania, Ohio USA	0.68% (= 0.73% with vested options)	None (BHC owns 100 %)	None
Barbara A. Berebtisky Holland, Ohio USA	0.32% (= 0.43% with vested options)	None (BHC owns 100 %)	None
Nancy L. Feltz Sylvania, Ohio USA	0.29% (= 0.29% with vested options)	None (BHC owns 100 %)	None
Alison K. Frye Perrysburg, Ohio USA	0.03% (= 0.03% with vested options)	None (BHC owns 100 %)	None
Shane A. Gibson Whitehouse, Ohio USA	0.08% (= 0.08% with vested options)	None (BHC owns 100 %)	None
Steven D. Leamy Sylvania, Ohio USA	0.47% (= 0.47% with vested options)	None (BHC owns 100 %)	None
Joshua J. Schuyler Waterville, Ohio USA	0.23% (= 0.23% with vested options)	None (BHC owns 100 %)	None

"PUBLIC" Report Volume

Report Item

4: Insiders (continued):

4:1 Name & Address (City, State / Country)	4:4( a) Percentage of Voting Shares in BHC	4:4( b) Percentage of Voting Shares in Subsidiary	4:4( c ) Significant Ownership in Other Companies
David L. Bishop Perrysburg, Ohio USA	0.43% (=0.42% with vested options)	None (BHC owns 100 %)	None (See "Confidential" Section for separately submitted information)
Michael J. Fischer Temperance, MI USA	1.17% (=1.16% with vested options)	None (BHC owns 100 %)	50% Fischer Industries LLC (See "Confidential" Section for separately submitted information)
Amy L. Hall Monclova, Ohio USA	0.06% (=0.06% with vested options)	None (BHC owns 100 %)	100% The Empowerment Group (See "Confidential" Section for separately submitted information)
Stephen A. Hirzel Pemberville, Ohio USA	0.05% (=0.05% with vested options)	None (BHC owns 100 %)	None (See "Confidential" Section for separately submitted information)
Kathryn S. Hoops Perrysburg, Ohio USA	1.03% (= 1.02% with vested options)	None (BHC owns 100 %)	None
Lynn A. Isaac Toledo, Ohio USA	1.05% (= 1.04% with vested options)	None (BHC owns 100 %)	None (See "Confidential" Section for separately submitted information)
Matthew Kripke Toledo, OH USA	0.64% (=0.64% with vested options)	None (BHC owns 100 %)	100% Kripke Enterprises, Inc. (See "Confidential" Section for separately submitted information)
Gus J. Mancy Toledo, Ohio USA	1.61% (=1.60% with vested options)	None (BHC owns 100 %)	50% Mancy's Restaurant, Inc. (See "Confidential" Section for separately submitted information)
C. Michael Smith Holland, Ohio USA	0.33% (=0.33% with vested options)	None (BHC owns 100 %)	None (See "Confidential" Section for separately submitted information)
R. Jeffery Stephens Perrysburg, Ohio USA	1.49% (=1.48% with vested options)	None (BHC owns 100 %)	None