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)); Section 6(a) of the international Banking Act (12 U.S.C. § 3106(a)); Sections 11a(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners’ Loan Act. 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.

I. Timothy J. Kronenwetter
Name of the Holding Company Director and Official
President and C.E.O.
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
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
RSSID ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2017

Month / Day / Year
N/A

Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’ Name, Street, and Mailing Address
InFirst Bancorp, MHC

Legal Title of Holding Company
935 Philadelphia Street
(Mailing Address of the Holding Company) Street / P.O. Box
Indiana PA 15701

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Ryan M. Glista SVP and C.F.O.

Name Title
724-349-2812 935 216
Area Code / Phone Number / Extension
724-349-4346

Area Code / FAX Number
glistar@infirstbank.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

InFirst Bancorp, Inc
Legal Title of Subsidiary Holding Company

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

Indiana  PA  15701
City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City  State  Zip Code

Physical Location (if different from mailing address)

12/2012
Report Item

1: Annual Report to Shareholders
The mutual holding company does not prepare an annual report and is not registered with the SEC. Audited financial statements are prepared in accordance with GAAP guidelines and will be submitted upon completion of the audit.

2a: Organizational Chart – (*LEI is N/A for all entities unless noted)
Results: A list of branches for your depository institution INDIANA FIRST SAVINGS BANK (ID_RSSD 904171).
This depository institution is held by INFIRST BANCORP, MHC (4442224) of INDIANA, PA.
The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>County</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>904171</td>
<td>Full Service (Head Office)</td>
<td>3311792</td>
<td>INDIANA FIRST SAVINGS BANK</td>
<td>301 PENNSYLVANIA ST</td>
<td>INDIANA</td>
<td>PA</td>
<td>15701</td>
<td>INDIANA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INDIANA FIRST SAVINGS BANK</td>
<td>904171</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3311792</td>
<td>Full Service</td>
<td>3311792</td>
<td>BURRELL TOWNSHIP BRANCH</td>
<td>691 ROUTE 22 HIGHWAY W</td>
<td>BURRELLVILLE</td>
<td>PA</td>
<td>15717</td>
<td>INDIANA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INDIANA FIRST SAVINGS BANK</td>
<td>904171</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>4849602</td>
<td>Full Service</td>
<td>4849602</td>
<td>RIXNELL TOWNSHIP BRANCH</td>
<td>1420 SCALP AVENUE</td>
<td>JOHNSTOWN</td>
<td>PA</td>
<td>15504</td>
<td>CAMBRIA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INDIANA FIRST SAVINGS BANK</td>
<td>904171</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>321438</td>
<td>Full Service</td>
<td>321438</td>
<td>PUNXSUTAWNEY OFFICE BRANCH</td>
<td>301 BAYER ROAD</td>
<td>PUNXSUTAWNEY</td>
<td>PA</td>
<td>15767</td>
<td>ELLIOTT</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>INDIANA FIRST SAVINGS BANK</td>
<td>904171</td>
<td></td>
</tr>
</tbody>
</table>
2b: Domestic Branch Listing

Domestic branch listing provided to the Federal Reserve Bank via email to Structure@clev.frb.org on January 31, 2018.

3: Securities Holders

InFirst Bancorp, MHC
  Not Applicable
InFirst Bancorp, Inc
  Not Applicable

4: Insiders

InFirst Bancorp, MHC
  See attached
InFirst Bancorp, Inc
  See attached
Report Item 3: Securities Holder – InFirst Bancorp, MHC
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Current securities holders with ownership or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2017</th>
<th>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(1)(a)</strong> Name</td>
<td><strong>(2)(a)</strong> Name</td>
</tr>
<tr>
<td><strong>(1)(b)</strong> Country of Citizenship or Incorporation</td>
<td><strong>(2)(b)</strong> Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td><strong>(1)(c)</strong> Number and Percentage of Each Class of Voting Securities</td>
<td><strong>(2)(c)</strong> Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>City, State</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>Charles L. France</td>
<td>Pittsburgh, PA, USA</td>
</tr>
<tr>
<td>Timothy J Komerowetter</td>
<td>Indiana, PA, USA</td>
</tr>
<tr>
<td>Richard L. Shoemaker</td>
<td>Blairsville, PA, USA</td>
</tr>
<tr>
<td>Thomas W Teal</td>
<td>Indiana, PA, USA</td>
</tr>
<tr>
<td>Charles E. Receski</td>
<td>Indiana, PA, USA</td>
</tr>
<tr>
<td>Donna M. Bruder-Smith</td>
<td>Punxsutawney, PA, USA</td>
</tr>
<tr>
<td>George M. Evans</td>
<td>Indiana, PA, USA</td>
</tr>
<tr>
<td>Michael T Clark</td>
<td>Indiana, PA, USA</td>
</tr>
<tr>
<td>Ryan M. Gliatt</td>
<td>Ligonier, PA, USA</td>
</tr>
<tr>
<td>B Seth Conner</td>
<td>Home, PA, USA</td>
</tr>
</tbody>
</table>
Report Item 3: Securities Holder – InFirst Bancorp, Inc. (lower-tier holding company of InFirst Bancorp, MHC)
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name</th>
<th>State</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>Name</th>
<th>State</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders – for InFirst Bancorp, Inc. (lower-tier holding company of InFirst Bancorp, MHC)

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Occupation</th>
<th>Director, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</th>
<th>N/A</th>
<th>N/A</th>
<th>N/A</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles L. France</td>
<td>Pittsburgh, PA, USA</td>
<td>Retired</td>
<td>Director, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Timothy J. Kromerwetter</td>
<td>Indiana, PA, USA</td>
<td>President and Chief Executive Officer, Indiana First Savings Bank</td>
<td>Director, President and Chief Executive Officer</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard L. Shoemaker</td>
<td>Blairsville, PA, USA</td>
<td>Director</td>
<td>Director, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas W. Teal</td>
<td>Indiana, PA, USA</td>
<td>Restaurant Owner</td>
<td>Director, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Charles E. Raczeski</td>
<td>Indiana, USA</td>
<td>Tax and Audit Professional, President</td>
<td>Director, Vice Chairman of the Board, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Donna M. Bruder-Smith</td>
<td>Punxsutawney, PA, USA</td>
<td>Retired, Middle School Principal</td>
<td>Director, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>George M. Evans</td>
<td>Indiana, PA, USA</td>
<td>Tax and Audit Professional, President</td>
<td>Director, Chairman of the Board, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Michael T. Clark</td>
<td>Indiana, PA, USA</td>
<td>Attorney</td>
<td>Director, InFirst Bancorp, MHC &amp; Indiana First Savings Bank</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ryan M. Gliata</td>
<td>Ligonier, PA, USA</td>
<td>Senior Vice President and Chief Financial Officer</td>
<td>Director, Senior Vice President and Chief Financial Officer</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>B Seth Conner</td>
<td>Home, PA, USA</td>
<td>Senior Vice President and Chief Operating Officer</td>
<td>Corporate Secretary</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>