

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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

**03/14/2016**

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 **4442224**  
C.I. \_\_\_\_\_

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

**December 31, 2015**

Month / Day / Year

**N/A**

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

Reporter's 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 & CFO**

Name

Title

**724-349-2812 216**

Area Code / Phone Number / Extension

**724-349-4346**

Area Code / FAX Number

**glistar@indianafirst.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:

- ☐ 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."

☒ No

## 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)

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State

Zip Code

Physical Location (if different from mailing address)



**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 **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

#### 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)	904171	INDIANA FIRST SAVINGS BANK	935 PHILADELPHIA ST	INDIANA	PA	15701	INDIANA	UNITED STATES	40597	0	INDIANA FIRST SAVINGS BANK	904171	
OK		Full Service	3317978	BURRELL TOWNSHIP BRANCH	915 ROUTE 22 HIGHWAY W	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	433568	102	INDIANA FIRST SAVINGS BANK	904171	
OK		Full Service	2248655	TOWNFAIR CENTER OFFICE	475 SOUTH BEN FRANKLIN	INDIANA	PA	15701	INDIANA	UNITED STATES	263317	100	INDIANA FIRST SAVINGS BANK	904171	
OK		Full Service	4848602	RICHLAND TOWNSHIP BRANCH	1420 SCALP AVENUE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	Not Required	Not Required	INDIANA FIRST SAVINGS BANK	904171	
OK		Full Service	3214367	PUNKSUTAWNEY OFFICE BRANCH	8 BEYER ROAD	PUNKSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	420163	101	INDIANA FIRST SAVINGS BANK	904171	



935 PHILADELPHIA STREET ▲ INDIANA, PENNSYLVANIA 15701 ▲ (724) 349-2810 ▲ FAX (724) 349-8112

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2016 MAR 16 PM 2:24

FEDERAL RESERVE BANK  
OF CLEVELAND

March 14, 2016

Federal Reserve Bank of Cleveland  
P.O. Box 6387  
Cleveland, OH 44101

To whom it may concern:

Please accept the enclosed FR Y-6 Annual Report of Holding Companies as a timely submission for the reporting period ending December 31, 2015. As you will see in the filing, the 2015 financial statements will be submitted upon completion of the 2015 audit.

If you have further questions, please feel free to contact me at your earliest convenience.

Regards,

Ryan M. Glista  
SVP & CFO  
724-349-2812 x216

Form FR Y-6

InFirst Bancorp, MHC  
Indiana, PA  
Fiscal Year Ending December 31, 2015

**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)**



## **2b: Domestic Branch Listing**

Domestic branch listing provided to the Federal Reserve Bank via email to [Structure@clev.frb.org](mailto:Structure@clev.frb.org) on February 25, 2016.

## **3: Securities Holders**

**InFirst Financial MHC**

Not Applicable

**InFirst Bancorp, Inc**

Not Applicable

## **4: Insiders**

**InFirst Financial 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)

Current securities holders with ownership or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			Securities holders not listed in 3(1)(a) through 3(1)(e) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
N/A	N/A	N/A	N/A	N/A	N/A

**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)

Current securities holders with ownership or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			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 12-31-2015		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
N/A	N/A	N/A	N/A	N/A	N/A



**Report Item 4: Insiders – for InFirst Bancorp.MHC**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation (if other than with Holding Company)	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with other businesses (Exclude names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Exclude names of subsidiaries)	(4)(c) List name of other companies (includes partnership) if 25% or more of voting securities are held (list companies and percentage of voting securities held)
Charles L. France Pittsburgh, PA, USA	Retired	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	N/A	N/A	N/A	N/A
Timothy J Kronenwetter Indiana, PA, USA	President and Chief Executive Officer, Indiana First Savings Bank	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer, InFirst Bancorp, MHC & Indiana First Savings Bank	N/A	N/A	N/A	N/A
Richard L. Shoemaker Blairsville, PA, USA	Funeral Home Owner	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	Shoemaker Funeral Home, Inc, President Shoemaker Monuments, Inc, President Shoemaker Rentals, President	N/A	N/A	Shoemaker Funeral Homes - 70% Shoemaker Monuments - 60% Shoemaker Rentals - 100%
Thomas W Teal Indiana, PA, USA	Restaurant Owner	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	Sotown Inc, President Wayn Inc, President	N/A	N/A	Sotown Inc, - 51% Wayn Inc, - 51%
Charles E Receski Indiana, PA, USA	Tax and Audit Professional	Director, Vice Chairman of the Board	Director, Vice Chairman of the Board, InFirst Bancorp, MHC & Indiana First Savings Bank	Receski Holdings LLC, President C Edward Receski Accounting, President	N/A	N/A	Receski Holdings LLC - 50% C Edward Receski Accounting - 100%
Donna M Bruder-Smith Punxsutawney, PA, USA	Retired, Middle School Principal	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	N/A	N/A	N/A	N/A
George M Evans Indiana, PA, USA	Tax and Audit Professional	Director, Chairman of the Board	Director, Chairman of the Board, InFirst Bancorp, MHC & Indiana First Savings Bank	Evans & Mack, CPA, Partner	N/A	N/A	Evans & Mack, CPA - 50%
Michael T Clark Indiana, PA, USA	Attorney	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	Shareholder, Holsinger, Clark & Armstrong, P.C. Partner, Wolf Run Crossing, LP JMKN Partners LLC, officer M Mitchell Associates, LLC, officer	N/A	N/A	Holsinger Clark & Armstrong, PC - 33.3% JMKN Partners LLC - 50% M Mitchell Associates, LLC - 50%
Ryan M Glista Ligonier, PA, USA	Senior Vice President and Chief Financial Officer, Indiana First Savings Bank	Director, Senior Vice President and Chief Financial Officer	Director, Senior Vice President and Chief Financial Officer	N/A	N/A	N/A	N/A
Nicolina Shetler New Florence, PA, USA	Senior Vice President and Chief Retail Lending Officer, Indiana First Savings Bank	Corporate Secretary	Corporate Secretary	N/A	N/A	N/A	N/A

**Report Item 4: Insiders – for InFirst Bancorp, Inc. (lower-tier holding company of InFirst Bancorp, MHC)**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation (if other than with Holding Company)	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Exclude names of subsidiaries)	(3)(c) Title & Position with other businesses (Exclude names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Exclude names of subsidiaries)	(4)(c) List name of other companies (includes partnership) of 25% or more of voting securities are held (list companies and percentage of voting securities held)
Charles L. France Pittsburgh, PA, USA	Retired	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	N/A	N/A	N/A	N/A
Timothy J Kronenwetter Indiana, PA, USA	President and Chief Executive Officer, Indiana First Savings Bank	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer, InFirst Bancorp, MHC & Indiana First Savings Bank	N/A	N/A	N/A	N/A
Richard L Shoemaker Blairsville, PA, USA	Funeral Home Owner	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	Shoemaker Funeral Home, Inc, President Shoemaker Monuments, Inc, President Shoemaker Rentals, President	N/A	N/A	Shoemaker Funeral Homes, - 70% Shoemaker Monuments - 60% Shoemaker Rentals - 100%
Thomas W Teal Indiana, PA, USA	Restaurant Owner	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	Sotown Inc, President Wayn Inc, President	N/A	N/A	Sotown Inc, - 51% Wayn Inc, - 51%
Charles E Receski Indiana, PA, USA	Tax and Audit Professional	Director, Vice Chairman of the Board	Director, Vice Chairman of the Board, InFirst Bancorp, MHC & Indiana First Savings Bank	Receski Holdings LLC, President C Edward Receski Accounting, President	N/A	N/A	Receski Holdings LLC - 50% C Edward Receski Accounting - 100%
Donna M Bruder-Smith Punxsutawney, PA, USA	Retired, Middle School Principal	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	N/A	N/A	N/A	N/A
George M Evans Indiana, PA, USA	Tax and Audit Professional	Director, Chairman of the Board	Director, Chairman of the Board, InFirst Bancorp, MHC & Indiana First Savings Bank	Evans & Mack, CPA, Partner	N/A	N/A	Evans & Mack, CPA - 50%
Michael T Clark Indiana, PA, USA	Attorney	Director	Director, InFirst Bancorp, MHC & Indiana First Savings Bank	Shareholder, Holsinger, Clark & Armstrong, P.C. Partner, Wolf Run Crossing, LP JM/JN Partners LLC, officer M Mitchell Associates, LLC, officer	N/A	N/A	Holsinger Clark & Armstrong, PC - 33.3% JM/JN Partners LLC - 50% M Mitchell Associates, LLC - 50%
Ryan M Glista Ligonier, PA, USA	Senior Vice President and Chief Financial Officer, Indiana First Savings Bank	Director, Senior Vice President and Chief Financial Officer	Director, Senior Vice President and Chief Financial Officer	N/A	N/A	N/A	N/A
Nicolina Shetler New Florence, PA, USA	Senior Vice President and Chief Retail Lending Officer, Indiana First Savings Bank	Corporate Secretary	Corporate Secretary	N/A	N/A	N/A	N/A