

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, **Todd A. Mason**

Name of the Holding Company Director and Official

**President & 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.*

*Todd A. Mason President*

Signature of Holding Company Director and Official

**03/22/2017**

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 \_\_\_\_\_

C.I. \_\_\_\_\_

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.

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

**December 31, 2016**

Month / Day / Year

**NA**

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

Reporter's Name, Street, and Mailing Address

**Pandora Bancshares, Inc.**

Legal Title of Holding Company

**102 E. Main St., P.O. Box 329**

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

**Pandora**

**OH**

**45877-0329**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Larry E. Hoffman**

**EVP & CFO**

Name

Title

**419-384-9101**

Area Code / Phone Number / Extension

**419-384-7404**

Area Code / FAX Number

**lhoffman@e-fnb.com**

E-mail Address

**www.e-fnb.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

**0**

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."

# Annual Report of Bank Holding Companies - FR Y-6

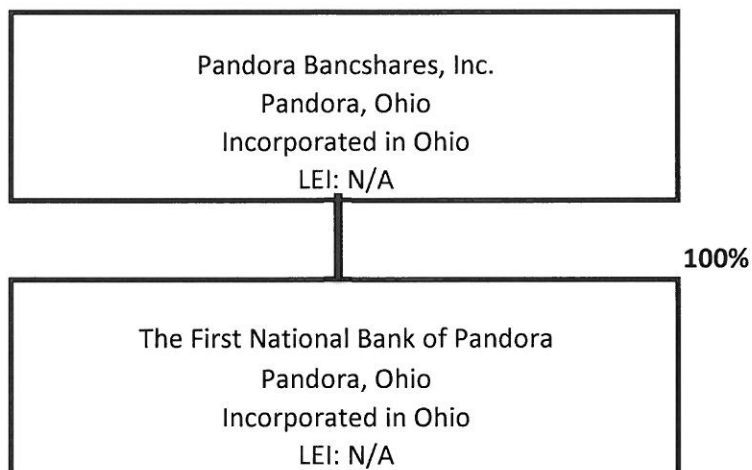
Pandora Bancshares, Inc.

Fiscal Year End December 31, 2016

**Report Item 1: Annual Report to Shareholders**

Separate PDF File

**Report Item 2a: Organization Chart**



**Report Item 2b: Domestic Branch Listing**

Included in PDF

**Report Item 3: Securities Holders**

(1)(a)	(1)(b)	(1) c	
Name & Address (City, State, Country)	Country of Citizenship	# shares	Percentage
Cede & Company New York, NY, USA	USA	23,863	18.92%
Edward Diller Trustee		3,320	
Karen Diller (wife)		2,118	
Fort Thomas, KY, USA	USA	<u>1,125</u> 6,563	5.20%
John Arnold Findlay, OH, USA	USA	6,786	5.38%

(2) NA

# Annual Report of Bank Holding Companies - FR Y-6

## Pandora Bancshares, Inc.

Fiscal Year End December 31, 2016

Report Item 4:	Insiders	Percentage
	<b>J. Peter Suter</b> (Local Business Owner, Bluffton) Pandora, OH, USA	
	Director, Pandora Bancshares Inc. Pandora, OH, USA	0.61%
	<b>Jared Lehman</b> (President & CEO Lima Family YMCA) Bluffton, OH, USA	
	Director, Pandora Bancshares Inc. Pandora, OH, USA	0.31%
	<b>Randal Verhoff</b> (CPA Verhoff & Company, LLC) Ottawa, OH, USA	
	Director, Pandora Bancshares Inc. Pandora, OH, USA	0.52%
	<b>John Arnold</b> (Local Business Owner, Findlay) Findlay, OH, USA	
	Director, Pandora Bancshares Inc. Pandora, OH, USA	5.38%
	<b>Scott Basinger</b> (Esq.) Pandora, OH, USA	
	Director, Pandora Bancshares Inc. Pandora, OH, USA	0.18%
	<b>Todd A. Mason</b> (President/CEO First National Bank) Lima, OH, USA	
	Director, Pandora Bancshares Inc. Pandora, OH, USA	3.33%
	<b>Chris Alexander</b> (Executive VP & Sales Director First National Bank) Findlay, OH, USA	0.07%
	<b>Larry Hoffman</b> (Executive VP & CFO First National Bank) Bluffton, OH, USA	0.33%
	<b>Brendon Matthews</b> (Executive VP & Senior Lender First National Bank) Bluffton, OH, USA	0.23%

**Results:** A list of branches for your depository institution: **FIRST NATIONAL BANK OF PANDORA, THE (ID\_RSDD: 571920)**  
This depository institution is held by **PANDORA BANCSHARES, INCORPORATED (1139149)** of PANDORA, OH.  
The data are as of **12/31/2016**. Data reflects information that was received and processed through **01/10/2017**.

**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\_RSDD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSDD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSDD*	Comments
OK		Full Service (Head Office)	571920	FIRST NATIONAL BANK OF PANDORA, THE	102 E. MAIN ST.	PANDORA	OH	45877	PUTNAM	UNITED STATES	4469	0	FIRST NATIONAL BANK OF PANDORA, THE	571920	
OK		Full Service	1468689	BLUFFTON BRANCH	112 CHERRY ST.	BLUFFTON	OH	45817	ALLEN	UNITED STATES	211823	1	FIRST NATIONAL BANK OF PANDORA, THE	571920	
OK		Full Service	2982726	FINDLAY EAST BRANCH	1630 TIFIN AVENUE	FINDLAY	OH	45840	HANCOCK	UNITED STATES	359442	3	FIRST NATIONAL BANK OF PANDORA, THE	571920	
OK		Full Service	4392123	FINDLAY WEST BRANCH	1114 TRENTON AVENUE	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF PANDORA, THE	571920	
OK		Full Service	4723491	OTTAWA BRANCH	855 NORTH LOCUST STREET	OTTAWA	OH	45807	PUTNAM	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF PANDORA, THE	571920	