

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, Nelson L. Person

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.

Nelson L. Person
Signature of Holding Company Director and Official

3/20/2024
Date of Signature

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

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Apollo Bancorp, Inc.

Legal Title of Holding Company

201 N Warren Ave

(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 Mo 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

Is confidential treatment requested for any portion of this report submission?	0=No	1=Yes	<u>1</u>
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."			

For Federal Reserve Bank Use Only	
RSSD ID	_____
C.I.	_____

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.

APOLLO BANCORP, INC.
FORM FR Y-6
2023

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

REPORT ITEM 2b: Domestic Branch Listing
Branch listing was verified and emailed on March 6, 2024.

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
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
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