

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.

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

12/31/2023
 Month / Day / Year

I, Timothy J. Kronenwetter
 Name of the Holding Company Director and Official
President & CEO
 Title of the Holding Company Director and Official

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

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Alicia C. Curtis VP & Controller
 Name Title

724-349-2812 243
 Area Code / Phone Number / Extension

724-349-4346
 Area Code / FAX Number

curtisa@infirstbank.bank
 E-mail Address

NA
 Address (URL) for the Holding Company's web page

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]
 Signature of Holding Company Director and Official
3/26/2024
 Date of Signature

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

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
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)

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City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6

**InFirst Bancorp, MHC
Indiana, PA
Fiscal Year Ending December 31, 2023**

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 are being submitted July 15, 2024.

2b: Domestic Branch Listing

Domestic branch listing provided to the Federal Reserve Bank via email to Structure@clev.frb.org on March 31, 2023.

3: Securities Holders

InFirst Bancorp, MHC
Not Applicable

InFirst Bancorp, Inc
InFirst Bancorp, MHC – 100%

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)

Current securities holders with ownership or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2023			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 12-31-2023		
(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 12-31-2023			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 12-31-2023		
(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 or Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
InFirst Bancorp, MHC Indiana, PA, USA	USA	1 @100% Common Stock	N/A	N/A	N/A

Item 4: Insiders – for InFirst Bancorp, MHC

(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 (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include 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)
Timothy J Kronenwetter Indiana, PA, USA	N/A	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
Richard L Shoemaker Blairsville, PA, USA	Retired, Funeral Home Owner	Director	Director, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
Thomas W Teal Indiana, PA, USA	Retired Restaurant Owner	Director	Director, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
Charles E Receski Indiana, PA, USA	Tax and Audit Professional	Director, Vice Chairman of the Board	Director, Vice Chairman of the Board, InFirst Bancorp, Inc & InFirst Bank	Receski Holdings LLC, President C Edward Receski Accounting, Owner	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, Inc & InFirst Bank	N/A	N/A	N/A	N/A
Jonathan B. Mack Indiana, PA, USA	Retired, Attorney of Counsel	Director	Director, InFirst Bancorp, Inc & InFirst Bank	N/A	N/A	N/A	N/A
B. Seth Conner Home, PA, USA	N/A	Corporate Secretary	Corporate Secretary, InFirst Bancorp, Inc & InFirst Bank	Partner, Barr Top Rentals, LLC	N/A	N/A	Barr Top Rentals, LLC 50%
Bradley Holuta Jeannette, PA, USA	Attorney of Litigation	Director	Director, InFirst Bancorp, Inc & InFirst Bank	Attorney of Litigation	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 (Include names of subsidiaries)	(3)(c) Title & Position with other businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include 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)
InFirst Bancorp, MHC Indiana, PA, USA	N/A	N/A	N/A	N/A	100%	100% InFirst Bancorp & InFirst Bank	N/A
Timothy J Kronenwetter Indiana, PA, USA	N/A	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer, InFirst Bancorp, MHC & InFirst Bank	N/A	N/A	N/A	N/A
Richard L Shoemaker Blairsville, PA, USA	Retired, Funeral Home Owner	Director	Director, InFirst Bancorp, MHC & InFirst Bank	N/A	N/A	N/A	N/A
Thomas W Teal Indiana, PA, USA	Retired, Restaurant Owner	Director	Director, InFirst Bancorp, MHC & InFirst Bank	N/A	N/A	N/A	N/A
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 & InFirst Bank	Receski Holdings LLC, President C Edward Receski Accounting, Owner	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 & InFirst Bank	N/A	N/A	N/A	N/A
Jonathan B. Mack Indiana, PA, USA	Retired, Attorney of Counsel	Director	Director, InFirst Bancorp, MHC & InFirst Bank	Retired Attorney	N/A	N/A	N/A
B. Seth Conner Home, PA, USA	N/A	Corporate Secretary	Corporate Secretary InFirst Bancorp, MHC & InFirst Bank	Partner, Barr Top Rentals, LLC	N/A	N/A	Barr Top Rentals, LLC – 50%