

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.

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, Alvin B. Barmiter

Name of the Holding Company Director and Official

President and Director

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.

Alvin B. Barmiter
Signature of Holding Company Director and Official

2/8/2024
Date of Signature

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):

September 30, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Mercer Bancorp, Inc.

Legal Title of Holding Company

1100 Imscher Blvd

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

Celina

OH

45822

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Rick L. Ross

Treasurer

Name

Title

567-890-2159

Area Code / Phone Number / Extension

419-584-0010

Area Code / FAX Number

rross@mercersavings.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ☐ 0=No ☒ 1=Yes

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."

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.

Mercer Savings Bank

Legal Title of Subsidiary Holding Company

1100 Irmischer Blvd

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

Celina OH 45822
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

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City State Zip Code

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Physical Location (if different from mailing address)

Form FR Y-6

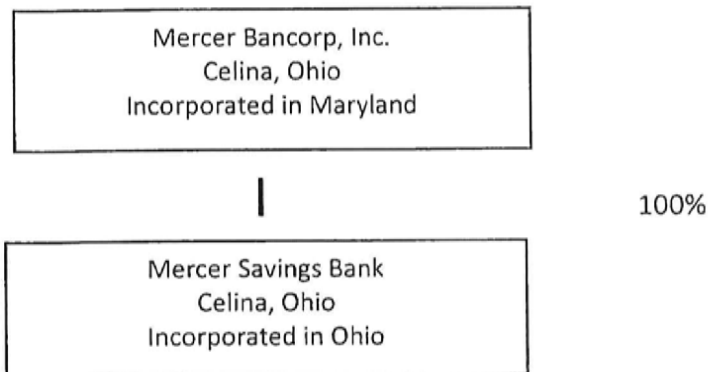
Mercer Bancorp, Inc.
Celina, Ohio
Fiscal Year Ending September 30, 2023

Report Item

- 1: The bank holding company prepares an annual report for its securities holders and is registered with the SEC.

Organization Chart

2a:



- 2b: Domestic branch listing attached.

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)	661072	MERCER SAVINGS BANK	1100 IRMSCHER BOULEVARD	CELINA	OH	45822	MERCER	UNITED STATES	Not Required	Not Required	MERCER SAVINGS BANK	661072	
Change	11/15/2006	Full Service	4145534	MARKET STREET BRANCH	217 WEST MARKET ST	CELINA	OH	45822	MERCER	UNITED STATES	Not Required	Not Required	MERCER SAVINGS BANK	661072	
Ok		Full Service	4145495	FORT RECOVERY BRANCH	120 N WAYNE ST	FORT RECOVERY	OH	45846	MERCER	UNITED STATES	Not Required	Not Required	MERCER SAVINGS BANK	661072	
Change	4/18/2011	Full Service	4145507	GREENVILLE BRANCH	125 E MAIN ST	GREENVILLE	OH	45331	DARKE	UNITED STATES	Not Required	Not Required	MERCER SAVINGS BANK	661072	
Close	4/18/2011	Full Service	4145525	GREENVILLE DRIVE-UP BRANCH	250 DEVOR ST	GREENVILLE	OH	45331	DARKE	UNITED STATES	Not Required	Not Required	MERCER SAVINGS BANK	661072	

Form FR Y-6
Mercer Bancorp, Inc.
Fiscal Year Ending September 30, 2023

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 9-30-2023.			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 9-30-2023.		
(1)(a) Name City, State, Country or Incorporation	(1)(b) Country of Citizenship	(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
None			None		

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Mercer Bancorp, Inc.
Fiscal Year Ending September 30, 2023

Report Item 4: Insiders

(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 names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Alvin B. Parmiter Celina, OH USA	N/A	Director & President	Director & President	N/A	1.70%	None	N/A
David L Keiser Greenville, OH USA	Insurance Agent	Director & Chairman	Director & Chairman	Owner & President Littman Thomas Insurance Agency	1.50%	None	N/A
Kristin M. Fee Greenville, OH USA	Funeral and Church Director	Director & Vice Chairman	Director & Vice Chairman	Owner Tribute Funeral Home Executive Director EUM Church	Less than 1%	None	N/A
Michael J. Boley St. Marys, OH USA	Telephone Company Administrator	Director	Director	President & CEO Wabash Mutual Telephone Company	1.50%	None	N/A
Jose W. Faller Ft. Recovery, OH USA	H/R and Technology	Director & Secretary	Director & Secretary	Director of HR & Technology Cooper Farms	Less than 1%	None	N/A
Richard A. Mosier Celina, OH USA	Retired	Director	Director	N/A	Less than 1%	None	N/A