

Reporting Central

[Contact](#) • [Accessibility \(off\)](#) • [Logoff](#)

Build: 7.3 (569.9490) (11/09/2023 08:26 AM)

User Name: Cheryl Shreckengost

Reporter:	5493876 - CCCB BC	Status:	SUBMITTED
Series:	FRY9SP	Submission Date:	02/10/2025 11:28am ET
Asof Date:	12/31/2024	Submitter:	103476

[Instructions](#)Sections:

Board of Governors of the Federal Reserve System

Parent Company Only Financial Statements for Small Holding Companies-FR Y-9SP

OMB Number 7100-0128

Person to whom questions about this report should be directed:

Name / Title	Cheryl L. Shreckengost SVF
Area Code / Phone Number	814-226-6000
Area Code / FAX Number	814-226-4882
E-mail Address of Contact	cshreckengost@clarionbanl

Required Information

Legal Title of Holding Company	CCCB Bancorp, Inc.
(Mailing Address of the Holding Company) Street / PO Box	333 Main Street
City	Clarion
State	PA
Zip Code	16214

Confidential Treatment

Is confidential treatment requested for any portion of this report submission? (0=No, 1=Yes) [BHSPC447]

In accordance with the General Instructions for this report,
If a letter justifying this request is being provided along with the report, enter "1". If a letter justifying this request has been provided separately, enter "0". [BHSPKY38]

Chief Executive Officer Contact Information

This information is being requested so the Board can distribute notifications about policy initiatives and other matters directly to the Chief Executive Officers of reporting institutions. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's email address if not available. Chief Executive Officer contact information is for the confidential use of the Board and will not be released to the public.

Chief Executive Officer

Name	Travis B. Heiser
Phone number	814-226-6000
E-mail Address	theiser@clarionbank.com

Signature

NOTE: The Parent Company Only Financial Statements for Small Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting holding company (or by the individual performing this equivalent function). I, the undersigned CFO (or equivalent) of the named holding company, attest that the Parent Company Only Financial Statements for Small Holding Companies for this report date have 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.

Printed Name of Chief Financial Officer (or Equivalent)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature (MM/DD/YYYY)

Cheryl L. Shreckengost

02/10/2025

Report at the close of business as of the last calendar day of June and December

Holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Public reporting burden for this information collection is estimated to vary from 1.5 to 8 hours per response, with an average of 5.4 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

Legal

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. § 1844) and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and Section 10 of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)).

This report form is to be filed by the parent company of small holding companies. For purposes of this report, small holding companies are holding companies that have total consolidated assets of less than \$1 billion, except holding companies that meet certain criteria to file the Consolidated Financial Statement for Holding Companies (FR Y-9C). When such holding companies are tiered holding companies, separate reports are also to be filed by each of the subsidiary holding companies. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

[Modify](#) [Cancel](#)

Reporting Central

[Contact](#) • [Accessibility](#) (off) • [Logoff](#)

Build: 7.3 (569.9490) (11/09/2023 08:26 AM)

User Name: Cheryl Shreckengost

Reporter: 5493876 - CCCB BC **Status:** SUBMITTED
Series: FRY9SP **Submission Date:** 02/10/2025 11:28am ET
Asof Date: 12/31/2024 **Submitter:** 103476

[Instructions](#)Sections: Schedule SI - Income StatementSelectModify Cancel**Parent Company Only Financial Statements for Small Holding Companies - FR Y-9SP**
Schedule SI - Income Statement

The Income Statement is to be reported on a calendar year-to-date basis in thousands of dollars.

		Dollar Amounts in Thousands
1. Income from bank subsidiary(ies):		
a. Dividends	BHSP0508	250
b. Other income	BHSP2111	0
2. Income from nonbank subsidiary(ies): ¹		
a. Dividends	BHSP0523	
b. Other income	BHSP0530	
3. Income from subsidiary holding company(ies): ²		
a. Dividends	BHSP0206	
b. Other income	BHSP1283	
4. Other income	BHSP0447	0
5. TOTAL OPERATING INCOME (sum of items 1, 2, 3, and 4)	BHSP4000	250
6. Interest expense	BHSP4073	0
7. Other expenses ³	BHSP4093	0
8. TOTAL OPERATING EXPENSE (sum of items 6 and 7)	BHSP4130	0
9.a Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 5 minus 8)	BHSPHT69	250
b. Unrealized holding gains (losses) on equity securities not held for trading ⁴	BHSPHT70	0
c. Income (loss) before applicable income taxes, discontinued operations and undistributed income (sum of items 9.a and 9.b)	BHSP4250	250
10. Applicable income taxes (benefits) (estimated) (see instructions)	BHSP4302	0
11. Discontinued operations, net of applicable income taxes	BHSPFT28	0
12. Income (loss) before undistributed income of subsidiary(ies) (sum of items 9(c) and 11 minus 10)	BHSP0496	250
13. Equity in undistributed income (loss) of subsidiary(ies): (see instructions)		
a. Bank subsidiary(ies)	BHSP3156	-90
b. Nonbank subsidiary(ies) ¹	BHSP2112	
c. Subsidiary holding company(ies) ²	BHSP3513	
14. Net income (loss) (sum of items 12 and 13)	BHSP4340	160

Memoranda

1. Cash dividends (or non-taxable distributions) declared by the BHSP3158 holding company to its shareholders

Dollar Amounts in Thousands

250

0=No 1=Yes

2. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.)

0

Dollar Amounts in Thousands

3. Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 7 above) BHSPC254
Memorandum item 4 is to be completed by holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.
4. Net change in fair values of financial instruments accounted for under a fair value option BHSPJ980

0

Memorandum item 5 is to be completed by top tier holding companies with the December 31 report date only.
5. Does your holding company have 100 or more full-time equivalent employees on a consolidated basis? (enter "1" for Yes; leave blank for No) BHSPMZ36

Enter "1" for Yes

¹Leave blank if the reporting holding company does not own a nonbank subsidiary.
²Leave blank if the reporting holding company does not own a subsidiary holding company.
³Holding companies should report provisions for credit losses on all financial assets and off-balance-sheet credit exposures.
⁴Item 9.b is to be completed by all holding companies. See the instructions for this item and the FR Y-9C Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Modify

Cancel

Reporting Central

Contact Accessibility (off) • Logoff



Build: 7.3 (569.9490) (11/09/2023 08:26 AM)

User Name: Cheryl Shreckengost

Reporter: 5493876 - CCCB BC **Status:** SUBMITTED
Series: FRY9SP **Submission Date:** 02/10/2025 11:28am ET
Asof Date: 12/31/2024 **Submitter:** 103476

[Instructions](#)

Sections: Schedule SC - Balance Sheet

Select

Modify Cancel

Parent Company Only Financial Statements for Small Holding Companies - FR Y-9SP
Schedule SC - Balance Sheet

Assets

1. Cash and due from depository institutions:
a. Balances with subsidiary or affiliated depository institutions BHSP5993
b. Balances with unrelated depository institutions BHSP0010
2. Securities¹ BHSP0390
3. Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries):
a. Loans and leases, held for investment and held for sale BHSP2122
b. LESS: Allowance for credit losses on loans and leases BHSP3123
c. Loans and leases, held for investment and held for sale, net of the allowance (item 3.a minus 3.b) BHSP2723
4. Investment in bank subsidiary(ies): (see instructions)
a. Equity investment BHSP3239
b. Goodwill BHSP3238
c. Loans and advances to and receivables due from bank subsidiary(ies) BHSP3148
5. Investment in nonbank subsidiary(ies): (see instructions)²
a. Equity investment BHSP0088
b. Goodwill BHSP0087
c. Loans and advances to and receivables due from nonbank subsidiary(ies) BHSP0089
6. Investment in subsidiary holding company(ies) (These items are to be completed only by companies that have subsidiary holding companies.)³
a. Equity investment BHSP0201
b. Goodwill BHSP0202
c. Loans and advances to and receivables due from subsidiary holding company(ies) BHSP3523
7. Other assets⁴ BHSP0027
8. Balances due from related nonbank companies (other than investments)⁵ BHSP3620
9. TOTAL ASSETS (sum of items 1 through 8) BHSP2170

Dollar Amounts in Thousands	Dollar Amounts in Thousands
	8
	0
	0
0	
0	
	0
	15784
	0
	0
	0
	0
	15792

Liabilities and Equity Capital

10. Short-term borrowings:
a. Commercial paper BHSP2309
b. Other short-term borrowings BHSP2724
11. Long-term borrowings (includes limited-life preferred stock and related surplus) BHSP3151
12. Accrued interest payable (see instructions) BHSP3166
13. Other liabilities BHSP3167
14. Balances due to subsidiaries and related institutions:
a. Subsidiary bank(s) BHSP3605
b. Nonbank subsidiaries and related institutions² BHSP3621

Dollar Amounts in Thousands
0
0
0
0
0
0

15. Not applicable

16. Equity capital:

a. Perpetual preferred stock (including related surplus)	BHSP3283
b. Common stock (including related surplus)	BHSP3230
c. Retained earnings	BHSP3247
d. Accumulated other comprehensive income ⁶	BHSPB530
e. Other equity capital components ⁷	BHSPA130
f. Total equity capital (sum of items 16.a through 16.e)	BHSP3210

17. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 10 through 14.b, and 16.f)	BHSP3300
---	----------

0
1666
18386
-4260
0
15792
15792

¹Holding companies should report held-to-maturity securities in item 2 net of any applicable allowance for credit losses.²Leave blank if the reporting holding company does not own a nonbank subsidiary.³Leave blank if the reporting holding company does not own a subsidiary holding company.⁴Holding companies should report in item 7 amounts net of any applicable allowance for credit losses.⁵This item should be completed only by lower-tier holding companies. Lower-tier holding companies should leave this item blank if no related nonbank companies exist.⁶Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.⁷Includes treasury stock and unearned Employee Stock Ownership Plan shares.

0=No 1=Yes

Memoranda (to be completed annually only by top-tier and single-tier holding companies for the December 31 report date)

1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year (Enter "1" for Yes; enter "0" for No.)	BHSPC884
---	----------

0=No 1=Yes
1

2. If response to Memorandum item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.⁹

a.(1) Name of External Auditing Firm (TEXT C703)	TEXTC703
--	----------

a.(2) City (TEXT C708)	TEXTC708
------------------------	----------

a.(3) State Abbreviation (TEXT C714)	TEXTC714
--------------------------------------	----------

Text
S.R. Snodgrass P.C.
Cranberry Township
PA

a.(4) Zip Code (TEXT C715)

TEXTC715

16066

b.(1) Name of Engagement Partner
(TEXT C704)

TEXTC704

Greg Faulk

b.(2) E-mail Address (TEXT C705)

TEXTC705

gfaulk@srsnodgrass.com

Memoranda items 3.a and 3.b are to be completed by holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

3. Financial assets and liabilities measured at fair value:

a. Total assets

BHSPF819

b. Total liabilities

BHSPF820

Dollar Amounts in Thousands

⁹The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.

Modify Cancel

Reporting Central

Contact • Accessibility (off) • Logoff



Build: 7.3 (569.9490) (11/09/2023 08:26 AM)

User Name: Cheryl Shreckengost

Reporter:	5493876 - CCCB BC	Status:	SUBMITTED	Instructions
Series:	FRY9SP	Submission Date:	02/10/2025 11:28am ET	
Asof Date:	12/31/2024	Submitter:	103476	

Sections: Schedule SC-M - Memoranda

Select

Modify Cancel

Cancel

Parent Company Only Financial Statements for Small Holding Companies - FR Y-9SP
Schedule SC-M - Memoranda

Items 1 through 13 are to be completed by all holding companies filing the FR Y-9SP report.

1. Total consolidated assets of the holding company	BHSP8519
2. Holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests (included in balance sheet items 10 or 11 above)	BHSP3152
3. Treasury stock (report only if the amount exceeds 5 percent of equity capital) included in item 16.f above	BHSP3153
4. Amount of nonvoting equity capital, including related surplus (included in balance sheet items 16.a., 16b., 16.c., and 16.d.)	BHSPC702
5. Total loans from parent holding company and nonbank subsidiary(ies) to insiders (excluding directors) and their interests	BHSP3155
6. Pledged securities	BHSP0416
7. a. Fair value of securities classified as available-for-sale (included in item 2 of the balance sheet)	BHSP8516
b. Amortized cost of securities classified as held-to-maturity (included in item 2 of the balance sheet)	BHSP8517
c. Fair value of equity securities with readily determinable fair values (included in item 2 of the balance sheet) ¹	BHSPHT95
8. a. Total off-balance-sheet activities conducted either directly or through a nonbank subsidiary	BHSPF074
b. Total debt and equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission	BHSPF075
9. Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent holding company ²	BHSP6796
10. Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent holding company ²	BHSP6797
11. Other assets (only report amounts that exceed 25 percent of balance sheet, line item 7):	
a. Accounts receivable	BHSPA024
b. Income taxes receivable	BHSPC256
c. Premises and fixed assets	BHSP2145
d. Net deferred tax assets	BHSP2148
e. Cash surrender value of life insurance policies	BHSPC009

Dollar Amounts in Thousands	
	231889
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0

f. Description

TEXT8520

f. Amount

BHSP8520

Description	Dollar Amounts in Thousands

g. Description

TEXT8521

--	--

g. Amount

BHSP8521

--	--

h. Description

TEXT8522

--	--

h. Amount

BHSP8522

--	--

Dollar Amounts in Thousands
0
0
0
0

12. Other liabilities (only report amounts that exceed 25 percent of balance sheet, line item 13):

- a. Accounts payableBHSP3066
- b. Income taxes payableBHSPC257
- c. Dividends payableBHSP2932
- d. Net deferred tax liabilitiesBHSP3049

e. Description

TEXT8523

Description	Dollar Amounts in Thousands

e. Amount

BHSP8523

--	--

f. Description

TEXT8524

--	--

f. Amount

BHSP8524

--	--

g. Description

TEXT8525

--	--

g. Amount

BHSP8525

--	--

13. Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in balance sheet, item 14.b)³ BHSPC255

Dollar Amounts in
Thousands

¹Item 7.c is to be completed by all holding companies. See the instructions for this item and the FR Y-9C Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

²Leave item blank if the reporting holding company does not own a nonbank subsidiary

³Leave item blank if the holding company does not own a subsidiary that issues trust preferred securities.

14. Have all changes in investments and activities been reported to the Federal Reserve on the holding company Report of Changes in Organizational Structure (FR Y-10)? This item is to be completed by the top-tier holding company (and single-tier holding companies). The top-tier holding company must not leave this item blank. A lower-tier holding company filing this report should leave this item blank. The top-tier holding company must enter "1" for Yes or for no changes to report; or enter "0" for No.

If the answer to this question is no, complete the FR Y-10 BHSP6416

0=No 1=Yes

1

Name of holding company official verifying FR Y-10 reporting TEXT6428

Text

Cheryl L. Shreckengost

(Please type or print name)

Area Code / Phone Number (TEXT 9009)

TEXT9009

814-226-6000

Memoranda items 15 and 16 should only be completed by tiered holding companies:

15. Short-term borrowings included in balance sheet item 14.b:

a. From parent holding company⁴ BHSP3524

b. From subsidiary holding company⁵ BHSP3526

16. Long-term borrowings included in balance sheet item 14.b:

a. From parent holding company⁴ BHSP3525

b. From subsidiary holding company⁵ BHSP3527

Memorandum Item 17 is to be completed only by the top-tier holding company (and single-tier holding companies) for its consolidated nonbank and thrift subsidiaries:^{6,7}

17.a. Total combined nonbank assets of nonbank subsidiaries BHSP4778

b. Total combined loans and leases of nonbank subsidiaries BHSPC427

c. Total aggregate operating revenue of nonbank subsidiaries BHSPC428

d. Combined thrift assets included in 17.a (to be completed by a bank holding company) BHSP2792

e. Number of nonbank subsidiaries included in 17.a BHSP2794

f. Number of thrift subsidiaries included in 17.d (to be completed by a bank holding company) BHSP2796

Number (Unrounded)	Dollar Amounts in Thousands
	0
	0
	0
	0
0	
0	

0=No 1=Yes

The following two questions (items 18 and 19) will be used to determine if the reporting holding company must complete the Consolidated Holding Company Report of Equity Investments

in Nonfinancial Companies (FR Y-12). In most cases, these questions are only applicable to the top-tier holding company (and single-tier holding company). See the line item instructions for further details.⁷

18. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for Yes; enter "0" for No.)

If the answer to item 18 is no, your organization does not need to complete the FR Y-12. Skip item 19 and proceed to items 20.a. and 20.b. below. If the answer to item 18 is yes, proceed to item 19.

19. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed (on an acquisition cost basis) 10 percent of the holding company's total capital as of the report date? (Enter "1" for Yes; enter "0" for No.)

If the answer to both item 18 and item 19 is yes, your organization must complete the FR Y-12. Skip items 20.a. and 20.b., and proceed to item 21 below.

If the answer to either item 18 or item 19 is no, your organization does not need to complete the FR Y-12. Proceed to items 20.a. and 20.b. below.

0

⁴Leave item blank if the reporting holding company is the top-tier holding company.

⁵Leave item blank if the reporting holding company does not have a lower tier subsidiary holding company.

⁶A savings and loan holding company should not include its consolidated savings association in items 17(a) through 17(f).

⁷Leave item blank if the reporting holding company is a lower-tier holding company.

Items 20.a. and 20.b. are to be completed by all holding companies that are not required to file the FR Y-12.

20. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for Yes; enter "0" for No.)

b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for Yes; enter "0" for No.)

0=No 1=Yes
0
0

Memoranda items 21 and 22 are to be completed only by top-tier holding companies (and single-tier holding companies) who have made an effective election to become a financial holding company. See the line item instructions for further details.

21. Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act⁸

22. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act⁸

Memorandum item 23 is to be completed by all holding companies who have participated in the U.S. Department of Treasury Capital Purchase Program.

23. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:

a. Senior perpetual preferred stock or similar items

b. Warrants to purchase common stock or similar items

Dollar Amounts in Thousands

⁸Leave item blank if the reporting holding company is a lower-tier holding company.

Modify Cancel

Reporting Central

Contact • Accessibility (off) • Logoff



Build: 7.3 (569.9490) (11/09/2023 08:26 AM)

User Name: Cheryl Shreckengost

Reporter:	5493876 - CCCB BC	Status:	SUBMITTED	Instructions
Series:	FRY9SP	Submission Date:	02/10/2025 11:28am ET	
Asof Date:	12/31/2024	Submitter:	103476	

Sections: **Notes to the Parent Company Only Financial Statements** ▼ **Select**

Modify Cancel

Parent Company Only Financial Statements for Small Holding Companies - FR Y-9SP
Notes to the Parent Company Only Financial Statements

Enter in the lines provided below any additional information on specific line items on the financial statements that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC).

Each additional piece of information disclosed should include the appropriate reference to the schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Notes to the Financial Statements

1. Description

1. Amount

BHSPK141

2. Description

TEXT8527

2. Amount

BHSP8527

3. Description

TEXT8528

3. Amount

BHSP8528

4. Description

TEXT8529

Description	Dollar Amounts in Thousands
Outstanding issuances of perpetual preferred stock associated with the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule SC, item 16.a, Perpetual preferred stock including related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule SC, item 11, Long-term borrowings)	

2/10/25, 11:35 AM

4. Amount

5. Description

Reporting Central | Report Form

BHSP8529

TEXT8530

[illegible]

5. Amount

BHSP8530

Modify

Cancel