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.

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

December 31, 2019

Month / Day / Year

N.A.

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

N.A.

Reporter’s Name, Street, and Mailing Address

FNB Bancshares, Inc.

Legal Title of Holding Company

PO Box 188

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

Sycamore

OH

44882

City

State

Zip Code

141 S Sycamore Ave, Sycamore OH 44882

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donna Peterson

Vice President

Name

Title

419-927-6392

Area Code / Phone Number / Extension

419-927-6000

Area Code / FAX Number

dpeterson@fnbsycamore.com

E-mail Address

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 6.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden 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 (7100-0297), Washington, DC 20503.
Report Item 1:

The bank holding company prepares an annual report for its securities holders. Two copies are attached.

Report Item 2a: Organizational Chart

FNB Bancshares, Inc.
(LEI – Not Applicable)
Sycamore, OH
Incorporated in Ohio

100%

The First National Bank of Sycamore
(LEI – Not Applicable)
Sycamore, OH
Incorporated in Ohio

Report Item 2b: Branch Verification Report – Attached

Report Item 3: N/A
<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Bank Holding Co.</th>
<th>(3)(a) Title &amp; Position with Bank Holding Co.</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Co.</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4)(c) Names of other companies and percentage of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>David Bacon</td>
<td>Attorney - Roth &amp; Bacon, LLC</td>
<td>Director</td>
<td>Director - The First National Bank of Sycamore</td>
<td>Vice President and Secretary - Roth &amp; Bacon, LLC</td>
<td>1%</td>
<td>1%</td>
<td>Roth &amp; Bacon - 50% MN Enterprises, Inc. - 50%</td>
</tr>
<tr>
<td>Upper Sandusky, OH USA</td>
<td></td>
<td></td>
<td></td>
<td>Vice President and Secretary - Roth &amp; Bacon, LLC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patrick Carey</td>
<td>Vice President - The First National Bank of Sycamore</td>
<td>Vice President &amp; Treasurer</td>
<td>Vice President - The First National Bank of Sycamore</td>
<td>N/A</td>
<td>1%</td>
<td>1%</td>
<td>N/A</td>
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<tr>
<td>Upper Sandusky, OH USA</td>
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<td></td>
</tr>
<tr>
<td>Richard Ekleberry II</td>
<td>General Manager - Sycamore Telephone Company</td>
<td>Director</td>
<td>Director - The First National Bank of Sycamore</td>
<td>Secretary - Sycamore Telephone Co. Secretary - Sycamore Cellular Telephone Co.</td>
<td>1%</td>
<td>1%</td>
<td>N/A</td>
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<tr>
<td>Sycamore, OH USA</td>
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<td></td>
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<tr>
<td>Dean Keller</td>
<td>President - The First National Bank of Sycamore</td>
<td>President</td>
<td>President - The First National Bank of Sycamore</td>
<td>Member - Jude Rentals LLC Member - Jude HHI Rentals LLC</td>
<td>1%</td>
<td>1%</td>
<td>Jude Rentals LLC – 50% Jude HHI Rentals LLC – 50%</td>
</tr>
<tr>
<td>Sycamore, OH USA</td>
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<tr>
<td>Mark Mack</td>
<td>President - New Riegel Elevator Inc.</td>
<td>Director</td>
<td>Director - The First National Bank of Sycamore</td>
<td>President - New Riegel Elevator Inc.</td>
<td>1%</td>
<td>1%</td>
<td>New Riegel Elevator Inc. - 48%</td>
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<tr>
<td>New Riegel, OH USA</td>
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</tr>
<tr>
<td>Donna Peterson</td>
<td>Vice President - The First National Bank of Sycamore</td>
<td>Vice President &amp; Secretary</td>
<td>Vice President - The First National Bank of Sycamore</td>
<td>N/A</td>
<td>1%</td>
<td>1%</td>
<td>N/A</td>
</tr>
<tr>
<td>Sycamore, OH USA</td>
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<tr>
<td>Suzanne Reineke</td>
<td>Marketing Director &amp; Lincoln Brand Mgr. - Reineke Family Dealerships</td>
<td>Director</td>
<td>Director - The First National Bank of Sycamore</td>
<td>Director - ReinX3, LLC Director - KeBolt, LLC Director - ElizaCor, LLC Director – TuckRein, LLC Director &amp; Secretary - Three R III Reinsurance Corp, LTD</td>
<td>1%</td>
<td>1%</td>
<td>ReinX3, LLC – 33% KeBolt, LLC – 50% ElizaCor, LLC – 50% TuckRein – 25%</td>
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<tr>
<td>Tiffin, OH USA</td>
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</tr>
<tr>
<td>Chris Tschanen</td>
<td>Sales Representative - Wyandot Tractor</td>
<td>Director</td>
<td>Director - The First National Bank of Sycamore</td>
<td>N/A</td>
<td>1%</td>
<td>1%</td>
<td>N/A</td>
</tr>
<tr>
<td>Sycamore, OH USA</td>
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<tr>
<td>Jerry Weininger</td>
<td>Vice President</td>
<td>Vice President</td>
<td>Vice President</td>
<td>N/A</td>
<td>1%</td>
<td>1%</td>
<td>N/A</td>
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<tr>
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<tr>
<td>Tiffin, OH USA</td>
<td>The First National Bank of Sycamore</td>
<td>The First National Bank of Sycamore</td>
<td>N/A</td>
<td>1%</td>
<td>1%</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>
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.
- **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 new row, add the branch data, and enter **"Add"** in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

### Submittion 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](https://y10online.federalreserve.gov).

### Data Elements

- **Branch Service Type**
- **Branch ID_RSSD**
- **Popular Name**
- **Street Address**
- **City**
- **State**
- **Zip Code**
- **Country**
- **FDIC UNI NUM**
- **Office Number**
- **Head Office**
- **Head Office ID_RSSD**
- **Comments**

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>FDIC UNI NUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>553926</td>
<td>FIRST NATIONAL BANK OF SYCAMORE</td>
<td>214 SOUTH SYCAMORE AVENUE</td>
<td>SYCAMORE</td>
<td>OH</td>
<td>44882</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF SYCAMORE</td>
<td>553926</td>
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<td>OK</td>
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<td>Full Service</td>
<td>462028</td>
<td>MCCUTCHEONVILLE BRANCH</td>
<td>64 STATE HIGHWAY NORTH</td>
<td>MCCUTCHEONVILLE</td>
<td>OH</td>
<td>44844</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>553926</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>770013</td>
<td>NEW RIEGEL BRANCH</td>
<td>10 E. TIFFIN STREET</td>
<td>NEW RIEGEL</td>
<td>OH</td>
<td>44853</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF SYCAMORE</td>
<td>553926</td>
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</table>