

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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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.

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):

June 30, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

PEOPLES-SIDNEY FINANCIAL CORPORATION

Legal Title of Holding Company

PO BOX 727

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

SIDNEY OH 45365

City State Zip Code

101 EAST COURT STREET, SIDNEY, OH 45365

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

CHERYL M GEHRET VP, CFO, SECRETARY

Name Title

937-492-6129

Area Code / Phone Number / Extension

937-498-4554

Area Code / FAX Number

CGEHRET@PEOPLESFEDERALSANDL.COM

E-mail Address

PEOPLESFEDERALSANDL.COM

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

I, DEBRA A GEUY

Name of the Holding Company Director and Official

DIRECTOR, CEO, PRESIDENT

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.

[Signature]
 11-25-19

Signature of Holding Company Director and Official

Date of Signature

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

For Federal Reserve Bank Use Only

RSSD ID
 C.I.

3828643

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

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."

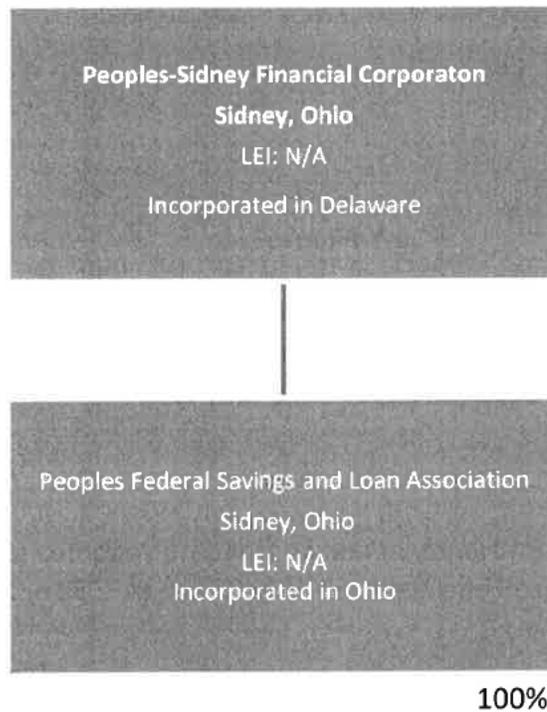
Form FR Y-6

**Peoples-Sidney Financial Corporation
Sidney, Ohio
Fiscal Year Ended June 30, 2019**

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the Cleveland Reserve Bank, one copy is enclosed.

2a: Organization Chart



2b: Domestic branch listing submitted via email to the Cleveland Federal Reserve Bank on September 12, 2019.

Results: A list of branches for your depository institution **PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION (ID_RSSD 210779)**.

This depository institution is held by **PEOPLES-SIDNEY FINANCIAL CORPORATION (3828643)** of **SIDNEY, OH**.

The data are as of **06/30/2019**. Data reflects information that was received and processed through **07/07/2019**.

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.

Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date 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 row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission 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>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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)	210779	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	101 E. COURT ST.	SIDNEY	OH	45365	SHELBY	UNITED STATES	Not Required	Not Required	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
ok		Full Service	2949439	ANNA BRANCH	403 SOUTH PIKE STREET	ANNA	OH	45302	SHELBY	UNITED STATES	Not Required	Not Required	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
ok		Full Service	2949457	JACKSON CENTER BRANCH	115 EAST PIKE STREET	JACKSON CENTER	OH	45334	SHELBY	UNITED STATES	Not Required	Not Required	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
ok		Limited Service	4170291	DRIVE UP BRANCH	232 SOUTH OHIO AVENUE	SIDNEY	OH	45365	SHELBY	UNITED STATES	Not Required	Not Required	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
ok		Full Service	3836376	WALMART BRANCH	2400 WEST MICHIGAN AVENUE	SIDNEY	OH	45365	SHELBY	UNITED STATES	Not Required	Not Required	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2019

Report Item 3: Securities holders

(1)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 06-30-19.

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
Douglas Stewart Sidney, OH, USA	USA	97,092 – 8.1% Common

(2)(a)(b)(c)

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 ended 06-30-19.

(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		

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2019

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 (includes names of subsidiaries)	(3)(c) Title & Position with Other Businesses (includes names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (includes 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)
Debra Geuy Sidney, OH USA	N/A	Director, CEO & President	Director, CEO & President Peoples Federal Savings & Loan Assn.	N/A	3.2%	None	N/A
Steven Goins Sidney, OH USA	N/A	VP-IT & HR	VP-IT & HR Peoples Federal Savings & Loan Assn.	N/A	1.8%	None	N/A
Cheryl Gehret Sidney, OH USA	N/A	VP, CFO & Secretary	VP, CFO & Secretary Peoples Federal Savings & Loan Assn.	N/A	0.2%	None	N/A

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2019

Report Item 4: Insiders (Continued)
(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 (includes names of subsidiaries)	(3)(c) Title & Position with Other Businesses (includes names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (includes 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)
Debra Schulien Sidney, OH USA	N/A	Compliance & BSA Officer	Compliance & BSA Officer Peoples Federal Savings & Loan Assn.	N/A	0.1%	None	N/A
James Kerber Sidney, OH USA	CPA	Director	Director Peoples Federal Savings & Loan Assn.	Owner James W. Kerber CPA Firm	3.1%	None	N/A
Michael Lochar Sidney, OH USA	Hardware, plumbing, HVAC, contract manufacturing	Director	Director Peoples Federal Savings & Loan Assn.	President Lochar Inc.	0.1%	None	N/A

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2019

Report Item 4: Insiders (Continued)
(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 (includes names of subsidiaries)	(3)(c) Title & Position with Other Businesses (includes names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (includes 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)
Jeffery Sargeant Sidney, OH USA	Insurance	Director	Director Peoples Federal Savings & Loan Assn.	Owner & President Community Insurance Group, Ltd.	0.6%	None	N/A
Devon Beer Sidney, OH USA	Fresh-cut producer & distributor	Director	Director Peoples Federal Savings & Loan Assn.	President & COO Fresh Unlimited Inc.	0.1%	None	N/A
Douglas Stewart Sidney, OH USA	N/A	Director & Chairman	Director & Chairman Peoples Federal Savings & Loan Assn.	N/A	8.1%	None	N/A

There are no "Principal" securities holders.