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)(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, 616, 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.

i, Howard Elam

Name of the Holding Company Director and Official

CEO

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 of Holding Company Director and Official
03/29/2021

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

RSID ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2020

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

Report's Name, Street, and Mailing Address

Commercial BancShares Savings & ESOP

Legal Title of Holding Company

550 Main Street / P O Box 635

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

West Liberty KY 41472

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Angie Pendergrass VP

Name Title

6067433195

Area Code / Phone Number / Extension

6067439824

Area Code / FAX Number

angie.pendergrass@cbwl.cc

E-mail Address

cellularbankky.bank

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

Is confidential treatment requested for any portion of this report submission? ☐ 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. ☐ 1=Yes ☐ 0

2. a letter justifying this request has been provided separately. ☐ 1=Yes ☐ 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 191 hours per response, with an average of 5.50 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 (7105-0297), Washington, DC 20503.

12/2019
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.

<table>
<thead>
<tr>
<th>Commercial BancShares Inc.</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>550 Main Street / P O Box 635</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>West Liberty, KY 41472</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td></td>
<td>Physical Location (if different from mailing address)</td>
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<th>Legal Title of Subsidiary Holding Company</th>
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<td>City State Zip Code</td>
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<tr>
<td>Physical Location (if different from mailing address)</td>
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12/2012
Results: A list of branches for your depository institution: COMMERCIAL BANK (ID_RSSD: 358112). This depository institution is held by COMMERCIAL BANCSHARES, INC. (2510727) of WEST LIBERTY, I. The data are as of 12/31/2020. Data reflects information that was received and processed through

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
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or c
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data:

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientat

Submission Procedure
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Sch
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - ht

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these

<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>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>358112</td>
<td>COMMERCIAL BANK</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Limited Service</td>
<td>4526469</td>
<td>INDEX BRANCH</td>
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Data Action column and the date when this information first became valid in the Effective Date column.

Action column.

A Action column and the opening or acquisition date in the Effective Date column.

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<table>
<thead>
<tr>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMERCIAL BANK</td>
<td></td>
<td>358112</td>
</tr>
<tr>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMERCIAL BANK</td>
<td></td>
<td>358112</td>
</tr>
</tbody>
</table>
Commercial Bancshares, Inc., Savings & Employee Stock Ownership Plan, Inc. – n/a
550 Main Street
West Liberty, KY 41472 USA

Owns 27% of
Commercial Bancshares, Inc.

Commercial Bancshares, Inc.
550 Main Street
West Liberty, KY 41472 USA
State of Incorporation Kentucky

Owns 100% of
Commercial Bank

Commercial Bank
550 Main Street
West Liberty, KY 41472 USA
State of Incorporation Kentucky

LEI is n/a, unless noted
Report Item 3: Securities Holders
1 (a)(b)(c), 2 (a)(b)(c)

<table>
<thead>
<tr>
<th>1 (a) &amp; 2 (a) Name, City, State, Country</th>
<th>1 (b) &amp; 2 (b) Country of Citizenship</th>
<th>1 (c) Percentage of Voting Shares in Commercial Bancshares Inc., Savings &amp; ESOP</th>
<th># Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

NO INDIVIDUAL OWNS MORE THAN 5% OF SECURITIES IN THE ESOP

3. (2)(a)(b)(c) - NOT APPLICABLE

<table>
<thead>
<tr>
<th>1 (a) &amp; 2 (a) Name, City, State, Country</th>
<th>1 (b) &amp; 2 (b) Country of Citizenship</th>
<th>1 (c) Percentage of Voting Shares in Commercial Bancshares Inc., Savings &amp; ESOP</th>
<th># Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>1 (b) &amp; 2 (b) Country of Citizenship</th>
<th>2 (c) Percentage of Voting Shares Commercial Bancshares, Inc.</th>
<th># Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frank Oldfield, Mize, KY, USA</td>
<td>USA</td>
<td>8.97%</td>
<td>3,000 shares common stock</td>
</tr>
<tr>
<td>Pauletta Wells, West Liberty, KY, USA</td>
<td>USA</td>
<td>12.05%</td>
<td>4,030 shares common stock</td>
</tr>
<tr>
<td>Brian C. Wells, West Liberty, KY, USA</td>
<td>USA</td>
<td>2.99%</td>
<td></td>
</tr>
<tr>
<td>William S. Wells, West Liberty, KY, USA</td>
<td>USA</td>
<td>3.02%</td>
<td></td>
</tr>
<tr>
<td>Robert S. Wells, Ft. Mitchell, KY, USA</td>
<td>USA</td>
<td>0.03%</td>
<td></td>
</tr>
<tr>
<td>Pauletta Wells, West Liberty, KY, USA</td>
<td>USA</td>
<td>6.01%</td>
<td></td>
</tr>
<tr>
<td>Timothy Keller, West Liberty, KY, USA</td>
<td>USA</td>
<td>6.01%</td>
<td>2,010 shares common stock</td>
</tr>
<tr>
<td>Tommy Hill, West Liberty, KY, USA</td>
<td>USA</td>
<td>8.97%</td>
<td>3,000 shares common stock</td>
</tr>
<tr>
<td>Perry Family Irrevocable Trust, Paris, KY, USA</td>
<td>USA</td>
<td>12.03%</td>
<td>4,026 shares common stock</td>
</tr>
<tr>
<td>Proctor Blair, 2.8963%, Paris, KY, USA</td>
<td>USA</td>
<td>2.90%</td>
<td></td>
</tr>
<tr>
<td>Sara Jim Blair, .0927%, Paris, KY, USA</td>
<td>USA</td>
<td>0.09%</td>
<td></td>
</tr>
<tr>
<td>Perry Family Irrevocable Trust, 9.0446%, Paris, KY, USA</td>
<td>USA</td>
<td>9.04%</td>
<td></td>
</tr>
<tr>
<td>Commercial BancShares ESOP, West Liberty, KY, USA</td>
<td>USA</td>
<td>27.80%</td>
<td>9300.20 shares common stock</td>
</tr>
<tr>
<td>Hank Allen, West Liberty, KY, USA</td>
<td>USA</td>
<td>Co-Trustee of ESOP</td>
<td></td>
</tr>
<tr>
<td>Tommy Phipps, West Liberty, KY, USA</td>
<td>USA</td>
<td>Co-Trustee of ESOP</td>
<td></td>
</tr>
<tr>
<td>Howard Elam, West Liberty, KY, USA</td>
<td>USA</td>
<td>Co-Trustee of ESOP</td>
<td></td>
</tr>
<tr>
<td>Angie Pendergrass, Morehead, KY, USA</td>
<td>USA</td>
<td>Co-Trustee of ESOP</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Pauletta Wells percentage of voting shares and the Perry Family Irrevocable Trust percentage of voting shares are in aggregate with the family members.

3. (2)(a)(b)(c) - NOT APPLICABLE
Form FR Y-6

Legal Title of Holding Company: Commercial Bancshares, Inc., Savings & ESOP
Fiscal Year End: 2020

Report Item 4: Insiders
1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your
***Data Entry Tip: If you would lik

Institution’s Note: (If you would like to include a note, please add it here.)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
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</tbody>
</table>
**Legal Title of Holding Company:** Commercial Bancshares, Inc.  
**Report Year-End:** 2020

### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Principal Occupation with Holding Company</th>
<th>Title(s) &amp; Position(s) with Subsidiaries</th>
<th>Percentage of Voting Shares in Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hank Allen</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Employed by Bank Trustee</td>
<td>Chairman, Director</td>
<td>Trustee, Exec Officer, Director</td>
<td>0.03%</td>
</tr>
<tr>
<td>Henry L. Allen</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Retired Educator</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>1.20%</td>
</tr>
<tr>
<td>Jeff Bailey</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Dentist</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>2.99%</td>
</tr>
<tr>
<td>Proctor Blair</td>
<td>Paris</td>
<td>KY</td>
<td>USA</td>
<td>Accountant</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>2.90%</td>
</tr>
<tr>
<td>Perry Family Irrevoc Trust</td>
<td>Paris</td>
<td>KY</td>
<td>USA</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>9.04%</td>
</tr>
<tr>
<td>Sara Jim Blair</td>
<td>Paris</td>
<td>KY</td>
<td>USA</td>
<td>Unemployed</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>0.09%</td>
</tr>
<tr>
<td>Howard B. Elam, Jr.</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Employed by Bank Trustee</td>
<td>Trustee, Exec Officer, Director</td>
<td>Trustee, Exec Officer, Director</td>
<td>0.48%</td>
</tr>
<tr>
<td>Stanley Franklin</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Retired Bank Employee &amp; Judge</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>0.03%</td>
</tr>
<tr>
<td>Robert L. Henderson</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Retired Dentist</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>3.82%</td>
</tr>
<tr>
<td>Jimmy Hill</td>
<td>Lexington</td>
<td>KY</td>
<td>USA</td>
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<td>3.02%</td>
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<tr>
<td>Tommy Hill</td>
<td>West Liberty</td>
<td>KY</td>
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<td>8.97%</td>
</tr>
<tr>
<td>Bob Hutchison</td>
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<td>KY</td>
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<td>4.51%</td>
</tr>
<tr>
<td>Timothy Keller</td>
<td>West Liberty</td>
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<td>6.01%</td>
</tr>
<tr>
<td>Paul Kidd</td>
<td>West Liberty</td>
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<td>USA</td>
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<td>0.03%</td>
</tr>
<tr>
<td>Jerry D. Murphy</td>
<td>Ezel</td>
<td>KY</td>
<td>USA</td>
<td>Farmer</td>
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<td>0.30%</td>
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<tr>
<td>Kent Nickell</td>
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<td>Optometrist</td>
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<td>1.19%</td>
</tr>
<tr>
<td>Frank Oldfield</td>
<td>Mize</td>
<td>KY</td>
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<td>Merchant</td>
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<td>8.97%</td>
</tr>
<tr>
<td>David Osborne</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Businessman</td>
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<td>Director, Exec Officer</td>
<td>0.00%</td>
</tr>
<tr>
<td>Tommy Phipps</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Retired Bank Employee</td>
<td>Trustee, Director</td>
<td>Trustee, Exec Officer</td>
<td>0.03%</td>
</tr>
<tr>
<td>Gary Stewart</td>
<td>Louisville</td>
<td>KY</td>
<td>USA</td>
<td>Retired Accountant</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>0.00%</td>
</tr>
<tr>
<td>Brian C. Wells</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Businessman</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>2.99%</td>
</tr>
<tr>
<td>Robert S. Wells, Jr.</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Physician</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>0.03%</td>
</tr>
<tr>
<td>William W. Wells</td>
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<td>USA</td>
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<td>Director</td>
<td>Director, Exec Officer</td>
<td>0.03%</td>
</tr>
<tr>
<td>Pauletta Wells, Jr.</td>
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<td>USA</td>
<td>Retired Teacher</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>6.01%</td>
</tr>
<tr>
<td>Kristin Allen</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Business Woman</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>n/a</td>
</tr>
<tr>
<td>David Fuguate</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Veterinarian</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>0.00%</td>
</tr>
<tr>
<td>John May</td>
<td>Campton</td>
<td>KY</td>
<td>USA</td>
<td>Businessman</td>
<td>Director</td>
<td>Director, Exec Officer</td>
<td>2.99%</td>
</tr>
<tr>
<td>Brock Litteral</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Employed by Bank</td>
<td>President/Exec Officer</td>
<td>n/a</td>
<td>0.00%</td>
</tr>
<tr>
<td>Patty Gibson</td>
<td>West Liberty</td>
<td>KY</td>
<td>USA</td>
<td>Employed by Bank</td>
<td>VP, COO, Exec Officer</td>
<td>n/a</td>
<td>0.00%</td>
</tr>
<tr>
<td>Angie Pendergrass</td>
<td>Morehead</td>
<td>KY</td>
<td>USA</td>
<td>Trustee, VP, Treasurer</td>
<td>VP, CFO, Exec Officer</td>
<td>n/a</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Fiscal Year End:** 2020

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**Instructions:** Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."  

(Please see Appendix A of the report instructions for an example of how to report Items 1, 2, 3, and 4.) Once complete, please print sheet and include in your hardcopy of the report.

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**Data Entry Tip:** If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.