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, 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.

I, Jack A. Coblentz,
Name of the Holding Company Director and Official
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 of Holding Company Director and Official
03/12/2020
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

RSSID ID ____________________________
C.I. ____________________________

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020
Month / Day / Year

Reporters's Legal Entity Identifier (LEI) (20-Character LEI Code)
None

Reporters's Name, Street, and Mailing Address
FSB Financial Corp

PO BOX 119
(Mailing Address of the Holding Company) Street / P.O. Box
New Madison ohio 45346
City State Zip Code
101 S. Main St. New Madison, Ohio 45346
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Matt Webster
Controller
Name Title
937-996-1071
Area Code / Phone Number / Extension
937-996-1091
Area Code / FAX Number
matt@myfsb.bank
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 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 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 the: 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.
Reconciliation and Verification Steps

1. If the Data Action column of each branch row, enter one or more of the actions specified below.
2. If received, enter the date in the Effective Date column.
3. If the branch information is incorrect or incomplete, revise the data by entering "Change" in the Data Action column and the data when this information first became valid in the Effective Date column.
4. If a branch location was sold or closed, enter "Close" in the Data Action column and the sale or closure date in the Effective Date column.

When a branch list was never owned by the depository institution, enter "Close" in the Data Action column.

Add: If a new branch is opening, 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.

Note:

To satisfy the FR Y-10S reporting requirements, you must also submit FR Y-10S Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10S report may be submitted in a hardcopy format or via the FR Y-10S Online application: https://fr佬10s.federalreserve.gov.

<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID/IRN</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FRB/UNFRM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID/IRN</th>
<th>Comments</th>
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<td>02640133</td>
<td>SPRINGFIELD BRANCH</td>
<td>201 S. WASHINGTON ST</td>
<td>NEW PANS</td>
<td>OH</td>
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<td>UNITED STATES</td>
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<td>WAGNER AVENUE BRANCH</td>
<td>575 WAGNER AV</td>
<td>CINCINNATI</td>
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</table>
Report Item #1: None

Report Item #2(a):

PBB Financial Corp
None
New Madison, Ohio
Incorporated in Ohio
100%

The Farmers State Bank
5423622242000000002
New Madison, Ohio
Incorporated in Ohio

Report Item #2(b): None

Report Item #2(c): None

Report Item #2(d): None

Report Item #2(e): None

Report Item #2(f): None

Report Item #2(g): None

Report Item #2(h): None

Report Item #2(i): None

Report Item #2(j): None

Report Item #3(a): None

Report Item #3(b): None

Report Item #3(c): None

Report Item #3(d): None

Report Item #3(e): None

Report Item #3(f): None

Report Item #3(g): None

Report Item #3(h): None

Report Item #3(i): None

Report Item #3(j): None

Report Item #4: None

Report Item #5: None

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<th>Citizenship</th>
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<th>Shares</th>
<th>Percent</th>
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<td>Goldman, Jack</td>
<td>USA</td>
<td>New Madison, OH</td>
<td>27,710</td>
<td>58.93%</td>
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<tr>
<td>Goldman, Charles</td>
<td>USA</td>
<td>New Madison, OH</td>
<td>27,710</td>
<td>58.93%</td>
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<tr>
<td>Powell, H. Robert</td>
<td>USA</td>
<td>Austin, TX</td>
<td>10,800</td>
<td>21.28%</td>
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<td>Powell, H. Paralee</td>
<td>USA</td>
<td>Austin, TX</td>
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<tr>
<td>Powell, Rob &amp; Per (both)</td>
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<td>Austin, TX</td>
<td>8,200</td>
<td>16.44%</td>
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*Coblerics, Powell, Nicholas
Title: President
Ineligible daughter & son-in-law who own less than 5% USA

Report Item #6: None

Report Item #7: None

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Occupation</th>
<th>Bank Title</th>
<th>Title of Other Businesses</th>
<th>Percent</th>
<th>Percent in</th>
<th>Commissions, etc., if any (in thousand dollars)</th>
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<tr>
<td>Coblerics, Jack</td>
<td>New Madison, OH</td>
<td>Director</td>
<td>President</td>
<td>Coblerics Agency Inc.</td>
<td>30.39%</td>
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<td>Coblerics Agency, Inc. 100%</td>
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<td>Retired</td>
<td>Chairman</td>
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<td>Powell, H. Robert</td>
<td>Austin, TX</td>
<td>Attorney</td>
<td>Director</td>
<td>Coblerics Agency Inc.</td>
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<td>Nicholas, Charles</td>
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<td>Aouness</td>
<td>Director</td>
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<td>10.49%</td>
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<td>Aouness</td>
<td>Director</td>
<td>Nicholas Enterprises</td>
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<td>Robinson, William</td>
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<td>Retail</td>
<td>Director</td>
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<td>0.01%</td>
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<td>Nicholas Enterprises 100%</td>
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<td>Brown, A. Anthony</td>
<td>Columbus, OH</td>
<td>Banker</td>
<td>Secretary/Treasurer</td>
<td>President/CEO</td>
<td>1.15%</td>
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<td>N/A</td>
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All shares are related to bank holding company.