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 5488(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, Joan E. Jones
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
7-13-2021
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 1427734
C.I.

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

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

Reporters' Name, Street, and Mailing Address

Peoples Bancshares of Gambier Inc.

Legal Title of Holding Company
103 E. Wiggins Street
(Mailing Address of the Holding Company) Street / P.O. Box
Gambier Ohio 43022
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Joan E. Jones / Lori Wicker President
Name Title
740-397-7922
Area Code / Phone Number / Extension
740-397-6682
Area Code / FAX Number

E-mail Address jones@peoplesgambier.com / twicker@peoplesgambier.com

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."
REPORT ITEM 1

Annual shareholders meeting is 4-21-2021

REPORT ITEM 2a

PEOPLES BANCSHARES (1)
OF GAMBIER, INC.
GAMBIER, OH
Inc. Ohio

| Owns 100% of both The Peoples Bank, Inc. and Peoples Financial Services, LLC |

THE PEOPLES BANK (1)
GAMBIER, OH
Inc. Ohio

PEOPLES FINANCIAL (1)
SERVICES, LLC,
GAMBIER, OH
Inc. Ohio

(1. All entities, DO NOT have an LEI)
12-31-2020

REPORT ITEM 2b

Branch Listing Attached

REPORT ITEM 3

1. (A), (B), (C)

- Mary Ellen Schaefer, Lutherville, MD USA US CITIZEN 3080 shares – 21% Common
- Steve Schaefer Lutherville, MD USA US CITIZEN 1500 shares – 10% Common
- Ramser F.L.P. LTD. Mt. Vernon, OH USA US CITIZEN 2403 shares – 16.5% Common

2. NONE (A),(B),(C).

REPORT ITEM 4 (1),(2),(3), (a),(b),(c), - (4), (a),(b),(c)

(1.) Mary Ellen Schaefer (Principal Shareholder)
Lutherville, MD USA
(2.) Housewife – Contract review for Coca-Cola
(3)(a) NA
(3)(b) NA
(3)(c) None
(4)(a) 21%
(4)(b) None
(4)(c) None
(1) **Steve Schaefer** (Principal Shareholder)  
Lutherville, MD USA  
(2) Retired - Business  
(3)(a) NA  
(3)(b) NA  
(3)(c) None  
(4)(a) 10%  
(4)(b) None  
(4)(c) None

(1.) **Mark Ramser**, (Principal Shareholder)  
Gambier, OH USA  
(2.) Gas line Transmission Company - Owner  
(3)(a) NA  
(3)(b) NA  
(3)(c) First Knox National Bank – Subsidiary of Park National Bank Board Director  
(less than 25%)  
(4)(a) 16%  
(4)(b) None  
(4)(c) None, other than companies owned by him or family related to  
Cumberland Gas Co., (Gas line transmissions.) 100%

(1.) **Claude Gates**, (Director)  
Gambier, OH USA  
(2.) Wholesale Produce – Crosset Company  
(3)(a) Director, Peoples Bancshares, Inc.  
(3)(b) Director, The Peoples Bank  
(3)(c) None  
(4)(a) less than 1%  
(4)(b) None  
(4)(c) None

(1.) **Joan E. Jones**, (Director) Retired to part-time 8-2009  
Howard, OH USA  
(2.) NA  
(3)(a)*Director, President CEO/Secretary of the Board, Peoples Bancshares, Inc.  
(3)(b)*Director, President CEO/Secretary of the Board, The Peoples Bank  
(3)(c) None  
(4)(a) less than 1%  
(4)(b) None  
(4)(c) None
(1.) **Stephen D. Mullendore**, (Director, Chairman of Board)  
Gambier, OH USA  
(2.) Realtor/Broker – Coldwell Banker’s  
(3)(a) Director  
(3)(b) Director - The Peoples Bank  
(3)(c) Partner, Coldwell Banker’s and Alliance Homes  
(4)(a) 2%  
(4)(b) None  
(4)(c) Coldwell Banker’s – 60% and Alliance Homes – 33%  

1.) **Dusty Buckingham**, (Director, appointed 1-1-17)  
Howard, OH USA  
(2.) Electrician Business - Buckingham Electric  
(3)(a) Director  
(3)(b) Director - The Peoples Bank  
(3)(c) President/Owner, Buckingham Electric  
(4)(a) Less than 1%  
(4)(b) None  
(4)(c) Buckingham Electric 100%  

(1.) **Sally A. Nelson**, (Director) 1-1-11  
Gambier, OH USA  
(2.) Retired -- sold prior CPA business  
(3)(a) Director  
(3)(b) Director - The Peoples Bank  
(3)(c) None  
(4)(a) less than 1%  
(4)(b) None  
(4)(c) None  

1.) **Ivan Rollit** (Director), appointed 7-1-19  
Howard, OH USA  
(2.) Operations Manager – Info-Link Technologies  
(3)(a) Director  
(3)(b) Director - The Peoples Bank  
(3)(c) None  
(4)(a) Less than 1%  
(4)(b) None  
(4)(c) None
(1.) Tamara Woods, (Director)
   Mt. Vernon, OH USA
(2.) School Board Clerk
(3)(a) Director
(3)(b) Director - The Peoples Bank
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) Alicia Freeman, (Director 1-1-2017)
   Mount Vernon, OH USA
(2.) N/A
(3)(a) Director, Peoples Bancshares of Gambier.
(3)(b) President/CEO - The Peoples Bank
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) Donna Dunmire - Executive Officer
   Howard, OH USA
(2.) N/A
(3)(a) None
(3)(b) Chief Operating Officer - The Peoples Bank
(3)(c) None
(4)(a) None
(4)(b) None
(4)(c) None

Joan E. Jones and Alicia Freeman and Donna Dunmire are all considered executive officers and are listed above in the Director section.
GO TO:
https://structurelists.federalreserve.gov/default.aspx

Results: A list of branches for your holding company: PEOPLES BANCSHARES OF GAMBIER INC. (1427334) of GAMBIER, OH.
The data are as of 12/31/2020. Data reflects information that was received and processed through 1/31/2021.

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

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
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<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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<td>PEOPLES BANK, THE</td>
<td>103 EAST WIGGIN STREET</td>
<td>GAMBIER</td>
<td>OH</td>
<td>43022</td>
<td>KNOX</td>
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<td>OH</td>
<td>43050</td>
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<td></td>
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<tr>
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<td>OH</td>
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<td>PEOPLES BANK, THE</td>
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