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, EPSOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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 of Holding Company Director and Official

Date of Signature: 7-14-2020

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
RSSLID: 
C.I.:

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.

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2020
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

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: 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.

12/2019
Form FR Y-6

Peoples-Sidney Financial Corporation
Sidney, Ohio
Fiscal Year Ended June 30, 2020

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. It is included with this submission.

2a: Organization Chart

2b: Domestic branch listing submitted via email to the Cleveland Federal Reserve Bank on September 14, 2020.
Results: A list of branches for your depositary institution: PEOPLSFEDERAL SAVINGS AND LOAN ASSOCIATION (ID: RIDG 238779).

This depositary institution is held by PEOPLSFEDERAL FIDUCIARY CORPORATION (351141) of SOFTY, (OH).
The data are as of 08/30/2020. Data reflects information that was received and processed through 07/05/2020.

Reconciliation and Verification Steps
1. In the Data Action column, 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.
- Close: If the branch information is incorrect or incomplete, enter "Close" in the Data Action column and the date when the information first became valid in the Effective Date column.
- Delete: If a branch listed was never owned by this depositary institution, enter "Delete" in the Data Action column.
- Add: If a new branch was added, 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, under/legible print paper.

Selection Procedure
When you are finished, send a signed copy to your PFD contact. See the detailed instructions on this file for more information.

If you are e-mailing this to your PFD contact, your institution name, city and state in the subject line of the e-mail.

Note
To satisfy the FR Y-9c reporting requirements, you must submit FR Y-9c Domestic Branch Schedule for each branch with a Data Action of Change, Close, Delete, or Add.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID: RIDG</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>Federal UINMID</th>
<th>Office Number</th>
<th>Fed Office</th>
<th>Fed Office ID: RIDG</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>2062778</td>
<td>Full Service</td>
<td>2062778</td>
<td>PEOPLSFEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>201 E. COURT ST.</td>
<td>CLEVELAND</td>
<td>OH</td>
<td>44105</td>
<td>CLEVELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>2062778</td>
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<tr>
<td>OK</td>
<td>2060517</td>
<td>Full Service</td>
<td>2060517</td>
<td>JONES CENTER BRANCH</td>
<td>303 E. 2ND STREET</td>
<td>CLEVELAND</td>
<td>OH</td>
<td>44114</td>
<td>CLEVELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td></td>
</tr>
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<td>JONES CENTER BRANCH</td>
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<td>JONES CENTER</td>
<td>OH</td>
<td>44114</td>
<td>JONES CENTER</td>
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<td>PEOPLSFEDERAL SAVINGS AND LOAN ASSOCIATION</td>
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<td></td>
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<tr>
<td>OK</td>
<td>2061261</td>
<td>Full Service</td>
<td>2061261</td>
<td>DEPARTMENT OF JUSTICE</td>
<td>303 W. 3RD STREET</td>
<td>CLEVELAND</td>
<td>OH</td>
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<td>CLEVELAND</td>
<td>UNITED STATES</td>
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<tr>
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<td>JONES CENTER BRANCH</td>
<td>303 W. 3RD STREET</td>
<td>JONES CENTER</td>
<td>OH</td>
<td>44114</td>
<td>JONES CENTER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLSFEDERAL SAVINGS AND LOAN ASSOCIATION</td>
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</tr>
<tr>
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<td>Full Service</td>
<td>0240379</td>
<td>JONES CENTER BRANCH</td>
<td>303 W. 3RD STREET</td>
<td>JONES CENTER</td>
<td>OH</td>
<td>44114</td>
<td>JONES CENTER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLSFEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>0240379</td>
<td></td>
</tr>
</tbody>
</table>
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 06-30-20.

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name,</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

None

(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 06-30-20.

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name,</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

None
<table>
<thead>
<tr>
<th>(1) Name, City, State</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (includes names of subsidiaries)</th>
<th>(3)(b) Title &amp; Position with Other Businesses (includes names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (includes 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>Debra Geuy Sidney, OH USA</td>
<td>N/A</td>
<td>Director, CEO &amp; President Peoples Federal Savings &amp; Loan Assn.</td>
<td>N/A</td>
<td>3.4%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Steven Goins Sidney, OH USA</td>
<td>N/A</td>
<td>VP-IT &amp; HR Peoples Federal Savings &amp; Loan Assn.</td>
<td>N/A</td>
<td>1.9%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cheryl Gehret Sidney, OH USA</td>
<td>N/A</td>
<td>VP, CFO &amp; Secretary Peoples Federal Savings &amp; Loan Assn.</td>
<td>N/A</td>
<td>0.3%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>James Kerber Sidney, OH USA</td>
<td>CPA</td>
<td>Director &amp; Chairman Peoples Federal Savings &amp; Loan Assn.</td>
<td>Owner James W. Kerber CPA Firm</td>
<td>3.2%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2020

**Report Item 4: Insiders (Continued)**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (includes names of subsidiaries)</th>
<th>(3)(b) Title &amp; Position with Other Businesses (includes names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of voting Shares in Subsidiaries (includes names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael Lochard, Sidney, OH USA</td>
<td>Hardware, plumbing, HVAC, contract manufacturing</td>
<td>Director</td>
<td>Director Peoples Federal Savings &amp; Loan Assn.</td>
<td>President Lochard Inc.</td>
<td>0.1%</td>
</tr>
<tr>
<td>Jeffery Sargeant, Sidney, OH USA</td>
<td>Insurance</td>
<td>Director</td>
<td>Director Peoples Federal Savings &amp; Loan Assn.</td>
<td>Owner &amp; President Community Insurance Group, Ltd.</td>
<td>0.6%</td>
</tr>
<tr>
<td>Devon Beer, Sidney, OH USA</td>
<td>Fresh-cut producer &amp; distributor</td>
<td>Director</td>
<td>Director Peoples Federal Savings &amp; Loan Assn.</td>
<td>President &amp; COO Fresh Unlimited Inc.</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

There are no “Principal” securities holders.