Board of Governors of the Federal Reserve System



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, John H. Montgomery

Name of the Holding Company Director and Official

President and CEO

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

"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 03/28/2022

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders: N/A

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

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.

OMB control number. Date of Report (top-tier holding company's fiscal year-end): December 31, 2021 Month / Day / Year 549300JEGYKCDOBSG664 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address CB Financial Services, Inc. Legal Title of Holding Company 100 North Market Street (Mailing Address of the Holding Company) Street / P.O. Box Carmichaels PA 15370 State Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: Matthew Lawrence **SVP Finance Operations** (724) 852-3516 Area Code / Phone Number / Extension (724) 223-8320 Area Code / FAX Number mlawrence@communitybank.tv E-mail Address www.communitybank.tv Address (URL) for the Holding Company's web page Is confidential treatment requested for any portion of this report submission?..... 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 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."

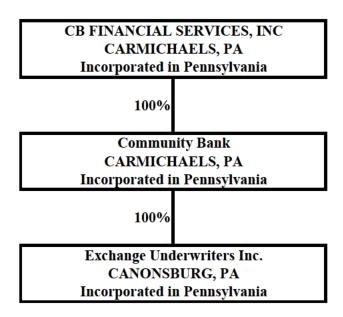
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: 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.

FORM FR Y-6 CB FINANCIAL SERVICES, INC CARMICHAELS, PA FISCAL YEAR ENDING <u>DECEMBER 31, 2021</u>

Report Item 1: The bank holding company prepares an annual report for its securities holders and is registered with the SEC. Annual Report will be provided upon request.

Report Item 2a: Organizational Chart

CB Financial Services, Inc: Legal Entity Identifier (LEI) 549300JEGYKCDOBSG664
Community Bank Legal Entity Identifier (LEI) 5493008JDUT3R3K1LZ58 (Lapsed)



* LEI is N/A unless noted.

Report Item 2b: Domestic Branch Listing

Refer to separate branch attachment included with this filing.

Results: A list of branches for your depository institution: COMMUNITY BANK (ID_RSSD: 371924).

This depository institution is held by CB FINANCIAL SERVICES, INC. (3333718) of CARMICHAELS, PA.

The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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.

Motor

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	Effective		Branch					Zip						Head Office	
Action	Date	Branch Service Type	ID_RSSD*	Popular Name	Street Address	City	State	Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	ID_RSSD*	Comments
OK		Full Service (Head Office)	371924	COMMUNITY BANK	100 NORTH MARKET STREET	CARMICHAELS	PA	15320	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	4148704	ROSTRAVER OFFICE	1670 BROAD AVE	BELLE VERNON	PA	15012	WESTMORELAND	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2149707	MCMURRAY OFFICE	4139 WASHINGTON ROAD	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	691323	CLAYSVILLE OFFICE	200 MAIN ST	CLAYSVILLE	PA	15323	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Limited Service	372426	GREENSBORO OFFICE	1993 SOUTH EIGHTY EIGHT ROAD	GREENSBORO	PA	15338	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2134048	BROOKLINE OFFICE	714 BROOKLINE BLVD	PITTSBURGH	PA	15226	ALLEGHENY	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	4148713	UNIONTOWN OFFICE	545 W MAIN ST	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Limited Service	2906861	WASHINGTON MALL OFFICE	301 OAK SPRING ROAD, WASHINGTON MALL	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	1161225	WASHINGTON OFFICE	65 WEST CHESTNUT ST.	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	403124	GREENE PLAZA OFFICE	100 MILLER LANE	WAYNESBURG	PA	15370	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Electronic Banking	5593301	RJSOC - OPERATIONS CENTER - ELECTRONIC BANKING	600 EVERGREENE DRIVE	WAYNESBURG	PA	15370	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	114822	WAYNESBURG OFFICE	30 WEST GREENE ST.	WAYNESBURG	PA	15370	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2999630	MOUNDSVILLE OFFICE	809 LAFAYETTE AVENUE	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK	·	Full Service	599924	WARWOOD OFFICE	1701 WARWOOD AVENUE	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	674625	WOODSDALE OFFICE	875 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	

Report Item 3: Security Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending <u>December 31, 2021</u>:

3.1a	3.1b	3.1c
	Country of Citizenship	Number and Percentage of Each Class
Name & Address	or Incorporation	of Voting Securities

None

Secuities holders not listed in 3.1a through 3.1c that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending <u>December 31, 2021</u>:

3.2a	3.2b	3.2c
	Country of Citizenship	Number and Percentage of Each Class
Name & Address	or Incorporation	of Voting Securities

None

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies (include partnerships) if 25% or more of voting securies are held
Karl G. Baily Spraggs, PA / USA	Retired	Director	Director	N/A	Less than 1.0%	N/A	None

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Jonathan A. Bedway Belmont, OH / USA	President Bedway Development Corporation Bedway Land & Minerals	Director		President - Bedway Development Corporation President - Bedway Land & Minerals	Less than 1.0%	N/A	None

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with Bank Holding Company	with Bank Holding Company	with Subsidiaries	with Other Businesses	Voting Shares in Bank Holding Company	Voting Shares in Subsidiaries	other companies (include partnerships) if 25% or more of voting securies are held
+	Bank Holding Company	Company		Dusinesses	Bank Holding Company	Substatutes	11 25 70 of more of voting secures are new
Mark E. Fox	Automobile Dealership	Director	Director	President - Fox Ford, Inc	Less than 1.0%		Fox Ford, Inc - 75.24%
Waynesburg, PA / USA	Fox Ford, Inc	Chairman of	Chairman of				Fox Land Company - 33.33%
	Fox Land Co & Fox	the Board	the Board				Fox Land Company, LLC- 33.33%
	Land LLC - Commercial Rentals SEF Land LLC						SEF Land - 50%
	SET LAHU LLC						

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Charles R. Guthrie, CPA Scenery Hill, PA / USA	Accounting & Consulting Guthrie Belczyk & Associates, P.C. Real Estate Holdings 1024 Properties, LLC	Director Vice Chairman	Vice Chairman	President - Guthrie, Belczyk & Associates, P.C. Member - 1024 Properties, LLC	Less than 1.0%		Guthrie, Belczyk & Associates, P.C 100% 1024 Properties, LLC - 100%

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies (include partnerships) if 25% or more of voting securies are held
Joseph N. Headlee Waynesburg, PA / USA	Commercial Rentals Headlee Partnership	Director	Director	Partner - Headlee Partnership	Less than 1.0%	N/A	Headlee Partnership - 25%

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
John J. LaCarte Belle Vernon, PA / USA	President Model Holdings, LLC	Director	Director	President - LaCarte Enterprises, Inc. President - LaCarte Development Co. Manager - Model Dry Cleaners, LLC Manager - Model Apparel, LLC President - Catalano Capital, LLC CEO - Stoney's Brewing Company President/Manager - 2011 Model Development II, LLC President/Manager - 2011 Model Development III, LLC President/Manager - 2011 Model Development III, LLC President/Manager - Model Development IV, LLC General Partner - 2011 Alta Vista Investments I, LP General Partner - 2011 Alta Vista Investments IV, LP President/General Partner - Fratelli Partners, LP President/General Partner - Fratelli Partners, LP President - Model Ohio Enterprises, LLC President - Model Ohio Properties, LLC President - Model Ohio Properties II, LLC President/Manager - Model Holdings, LLC Manager - Model Uniforms, LLC Director/Vice Chairman - Mon Valley Alliance Foundation Director/Treasurer - Laundry Owners Mutual Liability & Insurance Association Director - Community Foundation of Fayette County Director/Vice Chairman - Mon Valley Alliance General Partner - Bella Vista Farms, LP Trustee - 2003 Irrevocable Family Trust for John V. & Mary Ann LaCarte Trustee - John J. LaCarte Family Trust General Partner - Stonecrest Business Park, L.P.	2.4%	N/A	LaCarte Development Co 100% 2011 Model Development I, LLC - 100% 2011 Model Development II, LLC - 100% 2011 Model Development III, LLC - 100% Model Development IV, LLC - 100%

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Roberta R. Olejasz Wheeling, WV / USA	Dealer Principal Bob Robinson - Chevrolet, Buick, GMC and Cadillac	Director	Director	Dealer Principal - Bob Robinson - Chevrolet, Buick, GMC and Cadillac	Less than 1.0%	N/A	

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
William G. Petroplus Wheeling, WV / USA	Attorney Petroplus & Gaudino Law Firm	Director	Director	Attorney - Petroplus & Gaudino Law Firm	Less than 1.0%	N/A	

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
David F. Pollock Waynesburg, PA / USA	Attorney Pollock Morris, LLC Real Estate Development - P&S Development LLC Rental Properties - Pollock, David & Hammers, Jay S. Pollock Children's Trust - oil & gas interests Bunker Hill, LLP - real estate Pollock Children Limited Partnership Pollock Children Management Co., LLC	Director	Director	Managing Partner - Pollock Morris, LLC Managing Partner - P&S Development, LLC Partner - Pollock, David & Hammers, Jay S. Trustee - Pollock Children's Trust Member - Bunker Hill LLP Limited Partner - Pollock Children Limited Partnership Managing Member - Pollock Children Management Co., LLC	Less than 1.0%		Pollock Morris, LLC P&S Development, LLC - 50% Pollock Children's Trust - 25% Pollock, David & Hammers, Jay S 50% Bunker Hill, LLP - 25% Pollock Children Limited Partnership Pollock Children Management Co, LLC - 25%

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
John M. Swiatek McMurray, PA / USA	Swiatek/Melone Group JMS Advisors, LLC	Director		Managing Member - Swiatek/Melone Group Director - Washington County Hospital Foundation Single Member - JMS Advisors, LLC	Less than 1.0%		JMS Advisors, LLC - 100% Swiatek/Melone Group - 50%

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
John H. Montgomery Washington, PA / USA	N/A	Director President and CEO	Director President and CEO (Community Bank)	N/A	Less than 1.0%	N/A	N/A

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Richard B. Boyer Pittsburgh, PA / USA	President Exchange Underwriters, Inc.	Director		Partner - King Brewing, LLC Director - Stoney's Brewery Co.	Less than 1.0%	N/A	King Brewing, LLC - 41%

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Ralph Burchianti Greensboro, PA / USA	Senior Executive Vice President, Chief Credit Officer Community Bank	Director		Director - Redevelopment Authority of Greene County Treasurer - Muddy Creek Investor's Group	1.6%	N/A	None

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Jamie L. Prah Pittsburgh, PA / USA	N/A	Executive Vice President Chief Financial Officer	Executive Vice President Chief Financial Officer	N/A	Less than 1.0%	N/A	None
			(Community Bank)				

4.1	4.2	4.3a	4.3b	4.3c	4.4a	4.4b	4.4c
Names & Address	Principal Occupation	Title & Position	Title & Position	Title & Position	Percentage of	Percentage of	List names of
	if other than with	with Bank Holding	with Subsidiaries	with Other	Voting Shares in	Voting Shares in	other companies (include partnerships)
	Bank Holding Company	Company		Businesses	Bank Holding Company	Subsidiaries	if 25% or more of voting securies are held
Jennifer L. George Pittsburgh, PA / USA	Senior Executive Vice President, Chief Operations Officer Community Bank	N/A	Senior Executive Vice President Chief Operations Officer (Community Bank)	N/A	Less than 1.0%	N/A	None