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.R. DOUGLAS NAYLOR
Name of the Holding Company Director and Official
PRESIDENT & C.E.O.
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 if the report concerning that individual.

Signature of Holding Company Director and Official
01/14/2022

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: ____________________________
C.I.:

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021

Month / Day / Year
N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporter's Name, Street, and Mailing Address

FIRST BLANCHESTER BANC SHARES, INC.
Legal Title of Holding Company
121 E. MAIN STREET
(Mailing Address of the Holding Company) Street / P.O. Box
BLANCHESTER OH 45107

City State Zip Code
121 E. MAIN STREET, BLANCHESTER, OHIO 45107

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
ERIN WHITAKER SENIOR VICE PRESIDENT
Name Title
937-783-2451
Area Code / Phone Number / Extension
937-783-4277
Area Code / FAX Number
ewhitaker@fnbblanchester.com
E-mail Address
N/A
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No

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 5.5 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.
REPORT II
ORGANIZATION: EXHIBIT 5

FIRST BLANCHESTER BANCSHARES, INC.
BLANCHESTER, OHIO
STATE OF INCORPORATION: OHIO

THE FIRST NATIONAL BANK OF BLANCHESTER
BLANCHESTER, OHIO
100% OWNED BY FIRST BLANCHESTER BANCSHARES, INC.
HOLDING COMPANY
STATE OF INCORPORATION: OHIO

LEI IS n/a
### 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 this 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 nonexistent 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://y10data.federalreserve.gov.

*FDIC UNNUM, Office Number, and ID_BSSID columns are for reference only. Verification of these values is not required.*

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<th>Data Action</th>
<th>Effective Date</th>
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<th>Branch_ID_BSSID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
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<th>Country</th>
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<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_BSSID</th>
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</thead>
<tbody>
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<td></td>
<td>Full Service (Head Office)</td>
<td>735414</td>
<td>FIRST NATIONAL BANK OF BLANCHester, THE</td>
<td>121 EAST MAIN STREET</td>
<td>BLANCHester</td>
<td>45007</td>
<td>CLINTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK OF BLANCHester, THE</td>
<td>735414</td>
<td></td>
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</tr>
</tbody>
</table>
REPORT ITEM 3: SHAREHOLDERS – EXHIBIT 6

Section 1: Shareholders owning 5% or more of the bank holding company at the end of the fiscal year

a.) Nancy G. Bates, Trustee of the Harold Garrison Trust
   San Mateo, California  USA
   b.) USA
   c.) 5,553 common shares  9.65%

a) Jacqueline Osborne Mears
   Portage, Ohio  USA
   b) USA
   c) 5,000 common shares  8.69%

a) Susan Cheryl Beebe
   Blanchester, Ohio  USA
   b) USA
   c) 4,232 common shares  7.36%

a.) Dava Biehl
   Cincinnati, Ohio  USA
   b.) USA
   c.) 3,500 common shares  6.08%

a.) Kenen Edgington
   Cincinnati, Ohio  USA
   b.) USA
   c.) 3,482 common shares  6.05%

a.) Donald S. Hadley, Trustee of the Donald S. Hadley Restated Trust
   Pleasant Plain, OH  USA
   b.) USA
   c.) 3,033 common shares  5.27%

Section 2.: Shareholders owning 5% or more during the year N/A
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Connie Penquite
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Bank Officer

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Shareholder
   
   B. Bank
      Officer- Assistant Vice President
   
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      10 shares-.02%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Erin Whitaker
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Bank Officer

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Shareholder
   B. Bank
      Officer- Senior Vice President
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      10 shares-.02%
   B. Bank
      None
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   S. Allen Dohan
   Cincinnati, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Owner – Allen Company
   President & Chief Executive Officer

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   
   B. Bank
      Director
   
   C. Other Business Company
      Allen Company – President & Chief Executive Officer

4. NUMBER OF SHARES & PERCENTAGES
   A. Bank Holding Company
      100 Shares - .17%
   
   B. Bank
      None
   
   C. Other Business- Allen Company – President & Chief Executive Officer
      100%
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   David E. Brown
   Loveland, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Certified Public Accountant

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   
   B. Bank
      Director
   
   C. Other Business Company
      The Caruso Logistics- Senior Vice President of Logistics

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      2,180 – 3.79%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   G. Rodney Lane
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Retired

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   
   B. Bank
      Director
   
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      1,345 Shares – 2.34%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Michael M. Cottle
   Ripley, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Retired banker

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Chairman/Director
   
   B. Bank
      Chairman/Director
   
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 shares - .17%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   R. Douglas Naylor
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Banker

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      President & C.E.O.
   B. Bank
      President & C.E.O.
   C. Other Business Company
      N/A

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 shares - .17%
   B. Bank
      N/A
   C. Other Business
      N/A
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Ronald J. McHenry
   Pleasant Plain, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Attorney

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   B. Bank
      Director
   C. Other Business Company
      1. Lyons, McHenry & Dunlap- Partner

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      320 - .56%
   B. Bank
      None
   C. Other Business- Lyons, McHenry & Dunlap- Partner
      1. 50%