

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.

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.

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.

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

FJSB Bancshares, Inc.

Legal Title of Holding Company

120 N. Water Street, Box 186

(Mailing Address of the Holding Company) Street / P.O. Box

Ft. Jennings

Ohio



45844

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lawrence Schimmoeller

President & CEO

Name

Title

419-286-2527

Area Code / Phone Number / Extension

419-286-2409

Area Code / FAX Number

larry@fjsb.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

L. Lawrence Schimmoeller

Name of the Holding Company Director and Official

President/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.

Lawrence Schimmoeller

Signature of Holding Company Director and Official

Date of Signature

3-21-22

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. _____

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."

Form FR Y-6

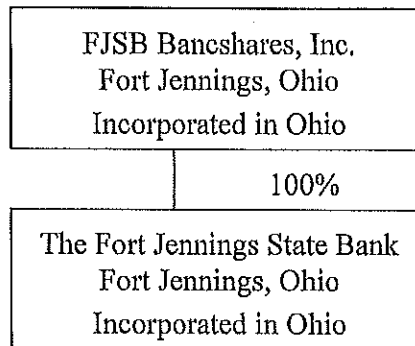
**FJSB Bancshares, Inc.
Fort Jennings, Ohio**

Fiscal Year Ending December 31, 2021

Report Item

1: The BHC is not required to prepare form 10K with the SEC. The BHC does prepare an annual report (counter statement format) for its shareholders.

2a: Organizational Chart



***** Unless noted otherwise, all entities do not have anLEI.**

2.b Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your holding company: FIBS BANCSHARES, INC. (2524443) of FORT JENNINGS, OH.
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.

Notes:

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 Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|-------------------------------|------------------------|----------------|-------|----------|--------|---------------|--------------|----------------|-------------------------------|----------------------|----------|
| OK | 12/31/2021 | Full Service (Head Office) | 830113 | FORT JENNINGS STATE BANK, THE | 120 NORTH WATER STREET | FORT JENNINGS | OH | 45844 | PUTNAM | UNITED STATES | Not Required | Not Required | FORT JENNINGS STATE BANK, THE | 830113 | |
| OK | 12/31/2021 | Full Service | 2240565 | COLUMBUS GROVE BRANCH | 302 DELPHOS ROAD | COLUMBUS GROVE | OH | 45930 | PUTNAM | UNITED STATES | Not Required | Not Required | FORT JENNINGS STATE BANK, THE | 830113 | |
| OK | 12/31/2021 | Full Service | 5394713 | CONTINENTAL BRANCH | 405 BENTON ROAD | CONTINENTAL | OH | 45831 | PUTNAM | UNITED STATES | Not Required | Not Required | FORT JENNINGS STATE BANK, THE | 830113 | |
| OK | 12/31/2021 | Full Service | 3064188 | LEIPSIK BRANCH | 12 EAST MAIN STREET | LEIPSIK | OH | 45855 | PUTNAM | UNITED STATES | Not Required | Not Required | FORT JENNINGS STATE BANK, THE | 830113 | |
| OK | 12/31/2021 | Full Service | 3392162 | OTTAWA BRANCH | 1900 N LOCUST STREET | OTTAWA | OH | 45875 | PUTNAM | UNITED STATES | Not Required | Not Required | FORT JENNINGS STATE BANK, THE | 830113 | |
| OK | 12/31/2021 | Full Service | 3669266 | OTTOVILLE BRANCH | 120 EAST MAIN STREET | OTTOVILLE | OH | 45876 | PUTNAM | UNITED STATES | Not Required | Not Required | FORT JENNINGS STATE BANK, THE | 830113 | |

**FJSB Bancshares, Inc.
Fort Jennings, OH
Form FR Y-6**

December 31, 2021

**Report Item 3: Securities Holders
(1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-21

Securities Holders not listed in (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-21

| (1)(a) Name & Address (City, State, Country) | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name & Address (City, State, Country) | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
|--|--|--|--|--|---|
| None | N/A | N/A | None | N/A | N/A |

FJSB Bancshares, Inc.
Fort Jennings, OH
Form FR Y-6
December 31, 2021

Report Item 4: Insiders
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

| (1) Name & Address (City, State, Country) | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (Include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes Partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held) |
|--|---|---|---|---|---|---|--|
| Douglas Beining Fort Jennings, OH, USA | Electrician | Director Vice President | Director Vice Chairman The Fort Jennings State Bank | Heitmeyer Farms- partner D & L Farms - partner | 0.800% | N/A | Heitmeyer Farms - N/A D&L Farms 25% |
| David A. Tabler Columbus Grove, OH, USA | Business | Director | Director The Fort Jennings State Bank | Tabhack, Inc.-President | .005% | N/A | Tabhack Inc.50% |
| L. Duane Tooman Leipsic, OH, USA | Businessman | Director | Director The Fort Jennings State Bank | Tooman Roofing & Painting LLC Owner/President | 0.20% | N/A | Tooman Roofing & Painting LLC100% |
| Lawrence Schimmoeller Fort Jennings, OH, USA | N/A | Director, President, CEO | Director, President, CEO The Fort Jennings State Bank | N/A | 0.279% | N/A | N/A |
| William Wildenhaus Ottawa, OH, USA | Attorney | Chairman Director | Chairman Director The Fort Jennings State Bank | Leopold & Wildenhaus- Partner | 2.64% | N/A | Leopold & Wildenhaus 50% |
| Cheryl McKee Fort Jennings, OH, USA | N/A | Treasurer Secretary | Cashier, Secretary Director The Fort Jennings State Bank | N/A | 1.58% | N/A | N/A |
| Mark Kahle Ft. Jennings, Ohio, USA | Farmer | Director | Director The Fort Jennings State Bank | N/A | 0.20% | N/A | N/A |
| Stephen Rieman Ottawa, OH, USA | N/A | Director | Director The Fort Jennings State Bank | N/A | 0.006% | N/A | N/A |