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(a)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(a)(1)(A)); sections 8(a) and 19(a) of the International Banking Act (12 U.S.C. §§ 3109(a) and 3110(a)); sections 11(a)(1), 25, and 28A of the Federal Reserve Act (12 U.S.C. §§ 248(g)(1), 263, and 611a); and sections 113, 166, 312, 618, and 806 of the Dodd-Frank Act (12 U.S.C. §§ 5381, 5383, 5412, 1860c(a)(1), and 5469(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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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.

Jack A. Coblenz
Name of the Holding Company Director and Officer

President
Title of the Holding Company Director and Officer

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 281, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Officer
09/11/2022
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.J.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2021
Month / Day / Year

None
Reporters’ Legal Entity Identifier (LEI) (20- or 17-character LEI Code)

FSB Financial Corp
Reportor’s Name, Street, and Mailing Address

PO BOX 119
New Madison, Ohio 45346

City State Zip Code

101 S. Main St, New Madison, Ohio 45346
Physical Location (different from mailing address)

Person to whom questions about this report should be directed:
Matt Webster
Controller

Name Title

Area Code / Phone Number / Extention
937-996-1071

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

Public reporting burden for this information collection is estimated to vary from 1.5 to 101 hours per response, with an average of 6.00 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection, by persons responding to this burden to: Board, Federal Reserve System, in Room 17-210, 100 Independence Avenue, Northeast, Washington, DC 20551, and to by Office of Management and Budget, Paperwork Reduction Project (1602-0067), Washington, DC 20573.
Report Item #1: None

Report Item #2(a)
- FSB Financial Corp
  - None
  - New Madison, Ohio
  - Incorporated in Ohio

The Farmers State Bank
54230L.KCQGW70X2D2Y9
New Madison, Ohio
Incorporated in Ohio

Report Item #2(b)
- None

Report Item #2(c)
- None

Report Item #2(d)
- None

Report Item #2(e)
- None

Report Item #2(f)
- None

Report Item #2(g)
- None

Report Item #2(h)
- None

Report Item #2(i)
- None

Report Item #2(j)
- None

Report Item #3: Sex Attached

Report Item #4:

<table>
<thead>
<tr>
<th>Name</th>
<th>Citizenship</th>
<th>Address</th>
<th>Shares</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coblenz, Jack</td>
<td>USA</td>
<td>New Madison, OH</td>
<td>27,710</td>
<td>28.36%</td>
</tr>
<tr>
<td>Coblenz, Carol</td>
<td>USA</td>
<td>New Madison, OH</td>
<td>27,710</td>
<td>28.36%</td>
</tr>
<tr>
<td>Powell, Robert</td>
<td>USA</td>
<td>Austin, TX</td>
<td>10,020</td>
<td>10.12%</td>
</tr>
<tr>
<td>Powell, Helen</td>
<td>USA</td>
<td>Austin, TX</td>
<td>10,610</td>
<td>10.11%</td>
</tr>
<tr>
<td>Powell, Rob &amp; Pen (Joint)</td>
<td>USA</td>
<td>Austin, TX</td>
<td>5,000</td>
<td>5.10%</td>
</tr>
</tbody>
</table>

*Coblenz, Powell, Nichols
Total Family Shares:
Includes 200 shares daughter & son in law of
Coblenz, who own less
than 5%

Report Item #5:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Occupation</th>
<th>FSB Title</th>
<th>Bank Title</th>
<th>Title w/ Other Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coblenz, Jack</td>
<td>New Madison, OH</td>
<td>Banker</td>
<td>President</td>
<td>Chairman</td>
<td>President, Coblitz Agency</td>
</tr>
<tr>
<td>Coblenz, Carol</td>
<td>New Madison, OH</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treas. Coblitz</td>
</tr>
<tr>
<td>Powell, Helen</td>
<td>Austin, TX</td>
<td>Attorney</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treas. Colelitz</td>
</tr>
<tr>
<td>Powell, Robert</td>
<td>Austin, TX</td>
<td>Attorney</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treas. Colelitz</td>
</tr>
<tr>
<td>Nichols, Phil</td>
<td>Columbus, OH</td>
<td>Attorney</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treas. Colelitz</td>
</tr>
<tr>
<td>Richardson, William</td>
<td>New Madison, OH</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treas. Colelitz</td>
</tr>
<tr>
<td>Brown, J. Anthony</td>
<td>Cantonville, IN</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treas. Colelitz</td>
</tr>
</tbody>
</table>

All shares are related to bank holding company.

Penelope and Robert Powell own a combined 24.99%
### Branch List for Your Depository Institution

This branch list is held by the NCUA, COOP (CIF) Data Systems Division,культ.

The data is as of 12/31/2021. Data submitted information that was received and processed through 12/31/2021.

#### Branch and Financial Information

### Branch List for Your Depository Institution

<table>
<thead>
<tr>
<th>Branch</th>
<th>City</th>
<th>State</th>
<th>Postal Code</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch 1</td>
<td>City 1</td>
<td>State 1</td>
<td>12345</td>
<td>555-1212</td>
</tr>
<tr>
<td>Branch 2</td>
<td>City 2</td>
<td>State 2</td>
<td>67890</td>
<td>666-2222</td>
</tr>
<tr>
<td>Branch 3</td>
<td>City 3</td>
<td>State 3</td>
<td>98765</td>
<td>777-3333</td>
</tr>
</tbody>
</table>

The above list is a snapshot of the current data as of the date of the report. For more information, please contact the NCUA directly.

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### Notes

- To verify the accuracy of the information, contact your NCUA Branch office for more information.
- The report may be subject to change and may not be the current status.

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### Contact Information

- Name: First Last
- Phone: 111-111-1111
- Email: info@ncua.gov

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This report is compiled and distributed to branch offices via the NCUA's OFS application: OFS. ncu.gov/branchreporting.