

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.

I, Eric Meilstrup

Name of the Holding Company Director and Official

CEO and 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

[Handwritten Signature]
3/25/2022

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

LCNB Corp

Legal Title of Holding Company

PO Box 59

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

Lebanon OH 45036

City State Zip Code

2 N Broadway, Lebanon OH 45036

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert Haines CFO/EVP

Name Title

513-932-1414

Area Code / Phone Number / Extension

513-933-5262

Area Code / FAX Number

rhaines@lcnb.com

E-mail Address

www.lcnbcorp.com

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

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."

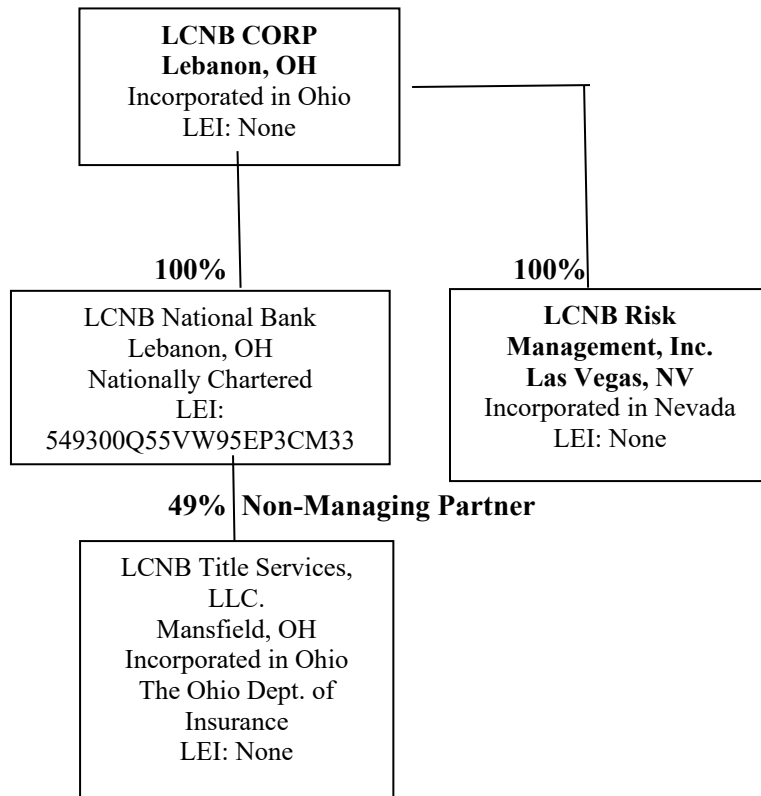
Form FR Y-6

**LCNB Corp
Lebanon, Ohio
Fiscal Year ending December 31, 2021**

Report Item

1: The BHC is required to file a 10K (Annual Report) with the SEC.

2a: Organizational Chart



2b: Submitted via email on 3/30/2022

Results A list of branches for you depos to y nst tut on **LCNB NATIONAL BANK (ID_RSSD 785923)**.
 This depos to y nst tut on s held by **LCNB CORP. (2729500)** of **LEBANON, OH**.
 The data e as of **12/31/2021**. Data effects info mat on that was ece ved and p ocessed th ough **01/12/2022**.

Reconciliation and Verification Steps

- In the **Data Action** column of each branch row, ente **OK** mo e of the act on s p ecf bed below
- If equ ed, ente the date n the **Effective Date** column

Actions

- OK** If the branch info mat on s o cct, ente **OK** n the **Data Act** on column.
- Change** If the branch info mat on s nco, ecto incomplete, ev se the data, ente **Change** n the **Data Action** column and the date when th s nfo mat on f st became val d n the **Effective Date** column.
- Close** If a branch lsted was sold o closed, ente **Close** n the **Data Action** column and the sale o clous e date n the **Effective Date** column.
- Delete** If a branch lsted was newe ved by th s depos to y nst tut on, ente **Delete** n the **Data Action** column.
- Add** If a eppo table branch s m s ng, nse t a ow, add the branch data, ente **Add** n the **Data Action** column and the open ng o aqcu s t on date n the **Effective Date** column.

If p n ng th s l st, you may need to ad ust you page setup n MS Excel. T y ng landscape o entat on, page scal ng, and/o legal s zed page .

Submission Procedure

When you a e f n sh ed, send a saved copy to you FRB contact. See the deta led nst uct on s t s te fo mo e nfo mat on.
 If you a e e-ma l ng th s to you FRB contact, put you nst tut on name, c ty and state n the subject l ne of the e-ma l.

Note

To sat sfy the **FR Y-10 reporting requirements**, you must also subm t FR Y-10 Domestic Branch Schedules fo each branch w th a **Data Action** of **Change, Close, Delete, o Add**.
 The FR Y-10 eppo t may be subm tted n a h dcopy fo mat o va the FR Y-10 Onl ne appl cat on - <https://y10nl ne.fede al ese ve.gov>.

* FDIC UNINUM, Off ce Numbe , and ID_RSSD columns a e fo efe ence only. Ve f cat on of these values s not equ ed.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Off ce Number*	Head Office	Head Off ce ID_RSSD*	Comments
OK		Full Se v ce	785923	LCNB NATIONAL BANK	2 NORTH BROADWAY ST	LEBANON	OH	45036	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	870105	BROOKVILLE NATIONAL BANK	225 UPPER LEWISBURG-SALEM ROAD	BROOKVILLE	OH	45309	MONTGOMERY	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3822176	CENTERVILLE BRANCH	8605 DAYTON-LEBANON PIKE	CENTERVILLE	OH	45458	MONTGOMERY	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3134193	BRIDGE STREET BRANCH	1240 NORTH BRIDGE STREET	CHILLICOTHE	OH	45601	ROSS	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	974213	CHILLICOTHE OFF CE	33 W MAIN ST	CHILLICOTHE	OH	45601-3804	ROSS	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	1878710	WESTERN BRANCH	1006 WESTERN AVENUE	CHILLICOTHE	OH	45601	ROSS	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	690773	COLERAIN TWP BRANCH	3209 W GALBRAITH RD	CINCINNATI	OH	45239	HAMILTON	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3669015	DARKWOOD BRANCH	2705 FAR HILLS AVENUE	DAYTON	OH	45419	MONTGOMERY	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3049889	BARRON STREET BRANCH	1697 NORTH BARRON STREET	EATON	OH	45330	PREBLE	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	1002618	EATON BRANCH	110 W MAIN ST	EATON	OH	45330	PREBLE	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3317893	FAIRFIELD BRANCH	765 NILLES ROAD	FA RFIELD	OH	45014	BUTLER	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	790013	FRANKFORT BRANCH	MAIN STREET & SPRINGFIELD STREET	FRANKFORT	OH	45628	ROSS	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	832	HUNTER BRANCH	3878 STATE ROUTE 122	FRANKLIN	OH	45005	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	842321	GOSHEN BRANCH	6726 DICK FLYNN BOULEVARD	GOSHEN	OH	45122	CLERMONT	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3060993	HAMILTON OFFICE	794 NORTHWEST WASHINGTON BOULEVARD	HAMILTON	OH	45013	BUTLER	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	724221	COLUMBUS AVENUE BRANCH	730 COLUMBUS AVE	LEBANON	OH	45036	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	6226	LCNB NB DRIVE-IN BRANCH	35 NORTH MECHAN C STREET	LEBANON	OH	45036	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	7821	UN ON VILLAGE OFFICE	3855 LOWER MARKET ST, SUITE 100C	LEBANON	OH	45036	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	564418	LEWISBURG BRANCH	522 S. COMMERCE ST	LEWISBURG	OH	45338	PREBLE	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	97026	LOVELAND BRANCH	500 LOVELAND-MADEIRA ROAD	LOVELAND	OH	45140	HAMILTON	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	786425	MAINEVILLE BRANCH	7795 S. STATE ET 48	MAINEVILLE	OH	45009	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	841829	MASON BRANCH	1050 READING ROAD	MASON	OH	45040	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	2039675	MIDDLETOWN BRANCH	4441 MARIE DRIVE	MIDDLETOWN	OH	45044	BUTLER	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	4298854	MONROE	101 CLARENCE WARNER DR	MONROE	OH	45050	BUTLER	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	989722	ROCHESTER/MORROW BRANCH	6533 EAST US 22 AND 3	MORROW	OH	45152	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	106023	OXFORD OFFICE	30 WEST PARK PLACE	OXFORD	OH	45056	BUTLER	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	840224	SOUTH LEBANON BRANCH	603 CORWIN NIXON BOULEVARD	SOUTH LEBANON	OH	45065	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	2485272	SPRINGBORO BRANCH	525 WEST CENTRAL AVE	SPRINGBORO	OH	45066	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3673795	FAYETTE BANKING CENTER BRANCH	100 CROSSINGS DRIVE	WASHINGTON COURT HOUSE	OH	43160	FAYETTE	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	325123	WAYNESVILLE BRANCH	9 NORTH MAIN STREET	WAYNESVILLE	OH	45068	WARREN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	2621230	WILMINGTON BRANCH	1243 ROMBACH AVE	WILMINGTON	OH	45177	CLINTON	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	
OK		Full Se v ce	3625048	WORTHINGTON OFFICE	6877 NORTH HIGH STREET	WORTHINGTON	OH	43085	FRANKLIN	UNITED STATES	Not Requ ed	Not Requ ed	LCNB NATIONAL BANK	785923	

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LCNB Corp
Fiscal Year Ending December 31, 2021

Report Item 3: Shareholders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more With power to vote as of fiscal year ending 12-31-21			Shareholders 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 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 & Percentage of Each Class of Voting Securities
John C Lame Naples, FL USA	USA	1,027,325 or 8.26% of LCNB Corp. Common Stock	None	N/A	N/A

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LCNB Corp
Fiscal Year Ending December 31, 2021

Report Item 4: Insiders

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

(1) Names & Address (City, State Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of voting securities are held
Stephen P. Wilson Maineville, OH USA	State of Ohio, Senator	Director,	Director, LCNB National Bank	N/A	0.51%	None	N/A
Spencer S. Cropper Lebanon, OH USA	N/A	Director	Director, Chairman, LCNB National Bank	N/A	0.29%	None	N/A
William H. Kaufman Lebanon, OH USA	Attorney Kaufman & Florence	Director	Director, LCNB National Bank	Of Counsel Kaufman & Florence	0.62%	None	N/A
William G. Huddle Dublin, OH USA	N/A	Director	Director, LCNB National Bank	Managing General Partner - Huddle Buehler FBS Partnership	1.38%	None	Huddle Buehler FBC Partnership – 51%
Takeitha W. Lawson Cincinnati, OH USA	Operations Director, AltaFiber	Director LCNB National Bank	Director,	N/A	0.00%	None	N/A
Craig Johnson Cincinnati OH USA	CPA	Director	Director, LCNB National Bank	N/A	0.04%	None	N/A
Anne Krehbiel Cincinnati, OH USA	Attorney	Director	Director, LCNB National Bank	Partner Krehbiel Law Office	0.05%	None	Krehbiel Law Office -100%
Steve P. Foster Lebanon, OH USA	Former President, CEO, of LCNB National Bank.	Director	Director, LCNB National Bank	N/A	0.32%	None	N/A
Eric J. Meilstrup Lebanon, OH USA	CEO and President LCNB National Bank	Director	CEO and President LCNB National Bank	N/A	0.14%	None	N/A
Michael J. Johrendt Fripp Island, SC USA	Attorney	Director	Director LCNB National Bank	President & Director - Sherwood Investment Company President – Johrendt & Holford Member – Ashton Crossing, LLC	1.21%	None	Sherwood Investment Company – 100% Johrendt & Holford – 100% Ashton Crossing – 50%

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LCNB Corp
Fiscal Year Ending December 31, 2020

Report Item 4: Directors and Officers

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

(1) Names & Address (City, State Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of voting securities are held
Mary Bradford Cincinnati, OH USA	N/A	Director	Director	N/A	0.02%	None	N/A
Matthew P. Layer Morrow, OH USA	N/A	Exec. Vice Pres., LCNB Corp.	Exec. Vice Pres., LCNB National Bank	N/A	0.14%	None	N/A
Robert C. Haines II Maineville, OH USA	N/A	Exec. Vice Pres., CFO LCNB Corp	Exec. Vice Pres., CFO LCNB National Bank	N/A	0.09%	None	N/A
Michael Miller Cincinnati, OH USA	N/A	Exec. Vice Pres., LCNB Corp.	Exec. Vice Pres., LCNB National Bank	N/A	0.07%	None	N/A
Bradley Ruppert Franklin, OH USA	N/A	Exec. Vice Pres., LCNB Corp	Exec Vice Pres. LCNB National Bank	N/A	0.06%	None	N/A
Lawrence Mulligan Middletown, OH USA	N/A	Exec. Vice Pres., LCNB Corp.	Exec. Vice Pes. LCNB National Bank	N/A	0.05%	None	N/A