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, Keith T. Selhorst
Name of the Holding Company Director and Official

Director & Treasurer
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
03/18/2022

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

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 ........................................ 0

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."

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)

Peoples Holding Company, Inc.
Legal Title of Holding Company

112-114 West Main St., P.O. Box 110
(Mailing Address of the Holding Company) Street / P.O. Box

Coldwater
City

45828
Zip Code

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Keith T. Selhorst
Treasurer

Name

Title

419-678-2385 extension 1115
Area Code / Phone Number / Extension

419-678-2111
Area Code / FAX Number

kselhorst@pbcbank.com
E-mail Address

www.pbcbank.com
Address (URL) for the Holding Company’s web page

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2022
Page 1 of 2

12/2019
Peoples Holding Company, Inc.
Coldwater, Ohio
Fiscal Year Ending December 31, 2021

Report tern

1. The bank holding company prepares an annual report for its securities holders and is not registered with the SEC; enclosed by the appropriate Reserve Bank, one original report is enclosed herewith.

2a. Organizational Chart

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100%

Peoples Holding Company, Inc.
Coldwater, OH
Incorporated in Ohio

The Peoples Bank Co.
Coldwater, OH
Incorporated in Ohio
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Unless noted otherwise, neither entity has an LEI.

2b. Domestic branch listing provided to the Federal Reserve Bank via email on March 16, 2022.
If you are revising a branch name, please proceed to the next section 'Existing Name / Street / City / State / Zip'.

Complete the following sections and submit the update:

- **Social Security Number**: Enter the Social Security number of the individual responsible for verifying the changes.
- **Verification/Close/Change/Email**: Indicate the type of action to be taken (Verification, Close, Change, or Email) for each branch.
- **Date of Action**: Specify the date the action will become effective.
- **Effective Date**: Enter the effective date for the action.
- **Name Street City State Zip**: If changing the branch name, provide the new address.
- **Notes**: Include any additional notes or instructions.

To submit the update, please follow these steps:

1. Review the table carefully to ensure all information is accurate.
2. Complete the required sections.
3. Ensure all entries are correct and legible.
4. Submit the updated information as instructed.

Thank you for your cooperation in maintaining accurate and up-to-date information.
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)______

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Citizenship</th>
<th>Number &amp; % of Each Class</th>
<th>City, State, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

Securities holders 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 12-31-2020

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Citizenship</th>
<th>Number &amp; % of Each Class</th>
<th>City, State, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>Principal Title &amp; Position with Bank Holding Co.</td>
<td>Principal Title &amp; Position with Subsidiaries</td>
<td>% Voting Shares Bank Holding Co.</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>--------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Jack A. Hartings</td>
<td>TCM Bank - Director</td>
<td>Director &amp; Chairman</td>
<td>1.6%</td>
</tr>
<tr>
<td>Keith T. Selhorst</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lynnette A. Hoyng</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Brian J. Hogenkamp</td>
<td>Coldwater, OH, USA</td>
<td>NJ Hogenkamp Sons, Inc. Funeral Director</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Stephen P. Lefeld</td>
<td>Coldwater, OH, USA</td>
<td>SDBK Lefeld Enterprises LLC - managing member</td>
<td>Managing Member</td>
</tr>
<tr>
<td>Jeffrey Monfort</td>
<td>Mendon, OH, USA</td>
<td>Fort, Inc. Fast Food Franchise Director</td>
<td>President, Fort, Inc.</td>
</tr>
<tr>
<td>James C. Siefring</td>
<td>Coldwater, OH, USA</td>
<td>James Siefring CPA Director</td>
<td>Owner</td>
</tr>
<tr>
<td>Richard A. Werling</td>
<td>Fort Recovery, OH, USA</td>
<td>Werling &amp; Sons, Inc. Director</td>
<td>President</td>
</tr>
<tr>
<td>Daniel R. Broering</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>Partner/Treasurer</td>
</tr>
<tr>
<td>Suzanne L. Wells</td>
<td>New Bremen, OH, USA</td>
<td>Celina Insurance Group Director</td>
<td>Director</td>
</tr>
<tr>
<td>Name</td>
<td>Principal Occupation</td>
<td>Title &amp; Position with Bank Holding Co.</td>
<td>Title &amp; Position with Subsidiaries</td>
</tr>
<tr>
<td>-----------------------</td>
<td>----------------------</td>
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<td>-----------------------------------</td>
</tr>
<tr>
<td>Kimberly A. Bruns</td>
<td>N/A</td>
<td>VP Human Resource &amp; Compliance Officer</td>
<td>N/A</td>
</tr>
<tr>
<td>Shirley K. Pleiman</td>
<td>N/A</td>
<td>VP Real Estate Lending</td>
<td>N/A</td>
</tr>
<tr>
<td>Steven J. Schmidt</td>
<td>N/A</td>
<td>Senior VP Business Development Member</td>
<td>N/A</td>
</tr>
<tr>
<td>Susan V. Kremer</td>
<td>N/A</td>
<td>VP Lending Administration</td>
<td>N/A</td>
</tr>
</tbody>
</table>