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. Debra A Geuy
Name of the Holding Company Director and Official

Director, CEO, President
Title of the Holding Company Director and Official

at test 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

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.

This report form is to be filled 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.

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2021
Month / Day / Year

NA

Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address

Peoples-Sidney Financial Corporation

Legal Title of Holding Company

P.O. Box 727
101 East Court St.
(Mailing Address of the Holding Company) Street / P.O. Box
Sidney, Ohio 45365
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Donna Williams
Name
VP, CFO, COO
Title
937-492-6129
Area Code / Phone Number / Extension
937-498-4554
Area Code / FAX Number

dwilliams@peoplesfederalsandl.com
E-mail Address
NONE

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

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."
Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. It is included with this submission.

2a: Organization Chart

2b: Domestic branch listing submitted via email to the Cleveland Federal Reserve Bank on September 15, 2021.
<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>Regular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FHLB UNRUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>ADRPC</th>
</tr>
</thead>
</table>
Report Item 3: Securities holders
(1)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 06-30-21.

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name,</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

None

(2)(a)(b)(c)

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 ended 06-30-21.

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name,</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

None
### Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2021

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

<table>
<thead>
<tr>
<th>(1) Name, City, State Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (includes names of subsidiaries)</th>
<th>(3)(b) Title &amp; Position with Other Businesses (includes names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (includes names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debra Goins Sidney, OH USA</td>
<td>N/A</td>
<td>Director, CEO &amp; President Peoples Federal Savings &amp; Loan Assn.</td>
<td>N/A</td>
<td>3.5%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Steven Goins Sidney, OH USA</td>
<td>N/A</td>
<td>VP-IT &amp; HR Peoples Federal Savings &amp; Loan Assn.</td>
<td>N/A</td>
<td>2.0%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Donna Williams Sidney, OH USA</td>
<td>N/A</td>
<td>VP, CFO, &amp; COO Peoples Federal Savings &amp; Loan Assn.</td>
<td>N/A</td>
<td>0.1%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>James Kerber Sidney, OH USA</td>
<td>CPA</td>
<td>Director &amp; Chairman Peoples Federal Savings &amp; Loan Assn.</td>
<td>Owner James W. Kerber CPA Firm</td>
<td>3.2%</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>
Form FR Y-6  
Peoples-Sidney Financial Corporation  
Fiscal Year Ended June 30, 2021

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

<table>
<thead>
<tr>
<th>(1) Name, City, State Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (includes names of subsidiaries)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (includes names of subsidiaries)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael Lochard, Sidney, OH USA</td>
<td>Hardware, plumbing, HVAC, contract manufacturing</td>
<td>Director</td>
<td>Director Peoples Federal Savings &amp; Loan Assn.</td>
<td>President Lochard Inc.</td>
<td>0.1%</td>
<td>None</td>
</tr>
<tr>
<td>Jeffery Sargeant, Sidney, OH USA</td>
<td>Insurance</td>
<td>Director</td>
<td>Director Peoples Federal Savings &amp; Loan Assn.</td>
<td>Owner &amp; President Community Insurance Group, Ltd.</td>
<td>0.6%</td>
<td>None</td>
</tr>
<tr>
<td>Devon Beer, Sidney, OH USA</td>
<td>Fresh-cut producer &amp; distributor</td>
<td>Director</td>
<td>Director Peoples Federal Savings &amp; Loan Assn.</td>
<td>President &amp; COO Fresh Unlimited Inc.</td>
<td>0.1%</td>
<td>None</td>
</tr>
</tbody>
</table>

There are no “Principal” securities holders.