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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, R. DOUGLAS NAYLOR  
Name of the Holding Company Director and Official

PRESIDENT & C.E.O.  
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  
08/29/2023  
Date of Signature

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.”

FR Y-6  
OMB Number 7100-0297  
Approval expires November 30, 2025  
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Date of Report (top-tier holding company's fiscal year-end):

12/31/2022  
Month / Day / Year

Reporter's Name, Street, and Mailing Address

FIRST BLANCHESTER BANCSHARES, INC.

Legal Title of Holding Company

121 E. MAIN STREET  
(Mailing Address of the Holding Company) Street / P.O. Box

BLANCHESTER OH 45107  
City State Zip Code

121 E. MAIN STREET, BLANCHESTER, OHIO 45107  
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

ERIN WHITAKER  
SENIOR VICE PRESIDENT  
Name Title

937/783-2451  
Area Code / Phone Number / Extension

937/783-4277  
Area Code / FAX Number

ewhitaker@fnbblanchester.com  
E-mail Address

www.fnbblanchester.com  
Address (URL) for the Holding Company's web page
Report Item 1: Annual Report to Shareholders
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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

☐ Yes    ☒ No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☐ Yes    ☒ No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

☐ Yes    ☒ No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

☐ Yes    ☒ No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

☒ Yes    ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Connie Penquite
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Bank Officer

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Shareholder

   B. Bank
      Officer- Assistant Vice President

   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      10 shares-.02%

   B. Bank
      None

   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Erin Whitaker
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Bank Officer

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Shareholder
   B. Bank
      Officer- Senior Vice President
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      10 shares-.02%
   B. Bank
      None
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   David E. Brown
   Loveland, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Certified Public Accountant

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   
   B. Bank
      Director
   
   C. Other Business Company
      The Caruso Logistics- Senior Vice President of Logistics

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      2,345 – 4.08%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   G. Rodney Lane
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Retired

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   B. Bank
      Director
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      1,345 Shares – 2.34%
   B. Bank
      None
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Michael M. Cottle
   Ripley, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Retired banker

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Chairman/Director
   
   B. Bank
      Chairman/Director

   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 shares - .17%
   
   B. Bank
      None

   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   R. Douglas Naylor
   Blanchester, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Banker

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      President & C.E.O.
   B. Bank
      President & C.E.O.
   C. Other Business Company
      N/A

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 shares - .17%
   B. Bank
      N/A
   C. Other Business
      N/A
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Ronald J. McHenry
   Pleasant Plain, Ohio
   USA

2. PRINCIPAL OCCUPATION
   Retired Attorney

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director

   B. Bank
      Director

   C. Other Business Company
      1. Lyons, McHenry & Dunlap- Partner

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      320 - .56%

   B. Bank
      None

   C. Other Business- Lyons, McHenry & Dunlap- Partner
      1. 50%