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(c) 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 Officer

Director, CEO, 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 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 Officer

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☐ a included with the FR Y-6 report
☐ will be sent under separate cover
☒ a not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2022
Month / Day / Year

N/A
Reporters's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters's Name, Street, and Mailing Address
Peoples-Sidney Financial Corporation

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

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Donna M. Williams VP, CFO, COO
Name Title

937-492-6129
Area Code / Phone Number / Extension

937-498-4554
Area Code / FAX Number
dmwilliams@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 August 18, 2022.
### Branch Action

| Date Action Type | Date Effective | Branch Name | City | State | Zip | FDIC Number | ID RSSD | UNINUM* | Office Name | Office Type | UNIFORM NUMBER | Type Branch | County | Country | Type Legal | Legal Name | State | Zip | Name Street | Address | Comments |
|------------------|----------------|-------------|------|-------|-----|-------------|--------|---------|-------------|-------------|----------------|------------|--------|---------|-----------|---------|-------|----------|--------|----------|
| FR | 06/30/2022 | 210779 | AMERICAN SAVINGS ASSOCIATION | OH | OHIO | 45302 | 210779 | 210779 | FEDERAL SAVINGS AND LOAN ASSOCIATION | ACE | 210779 | 210779 | OHIO | SHELBY | UNITED STATES | Required | PEOPLES | Required | PEOPLES | Required |
| FR | 07/06/2022 | 210779 | OHIO SAVINGS BANK | OH | OHIO | 45302 | 210779 | 210779 | FEDERAL SAVINGS AND LOAN ASSOCIATION | ACE | 210779 | 210779 | OHIO | SHELBY | UNITED STATES | Required | PEOPLES | Required | PEOPLES | Required |

### Submission Procedure

1. **Submit branches information to FR Online**: Enter one or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.

2. **Submit branches information to FR Online**: Enter two or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.

3. **Submit branches information to FR Online**: Enter three or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.

4. **Submit branches information to FR Online**: Enter four or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.

5. **Submit branches information to FR Online**: Enter five or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.

6. **Submit branches information to FR Online**: Enter six or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.

7. **Submit branches information to FR Online**: Enter seven or more of the actions specified below.
   1. **Submit branches information for all branches**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   2. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
   3. **Submit branches information for branches only**: Add information for each branch, enter in the Data Action column, and the date of closure in the Effective date column.
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 06-30-22.

<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 06-30-22.

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

<table>
<thead>
<tr>
<th></th>
<th>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>1</td>
<td>Debra Geuy 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>N/A</td>
</tr>
<tr>
<td>2</td>
<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>N/A</td>
</tr>
<tr>
<td>3</td>
<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>0.2%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>4</td>
<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>N/A</td>
</tr>
</tbody>
</table>
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>
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<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>
</tr>
</thead>
<tbody>
<tr>
<td>Michael Lochard Sidney, OH USA</td>
<td>Hardware, plumbing, HVAC, contract manufacturing</td>
<td>Director</td>
<td>President Lochard Inc.</td>
<td>0.4%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Jeffery Sargeant Sidney, OH USA</td>
<td>Insurance</td>
<td>Director</td>
<td>Owner &amp; President Community Insurance Group, Ltd.</td>
<td>0.6%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Devon Beer Sidney, OH USA</td>
<td>Fresh-cut producer &amp; distributor</td>
<td>Director</td>
<td>President &amp; COO Fresh Unlimited Inc.</td>
<td>0.4%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

There are no "Principal" securities holders.