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) 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.

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 Meilstup
Name of the Holding Company Director and Official

CEO/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

3/28/2024
Date of Signature

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2023
Month / Day / Year

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
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: 1

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."

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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.

Results: A list of branches for your depository institution: LCNB NATIONAL BANK (ID_RSSD: 785923).
This depository institution is held by LCNB CORP. (2759900) of LEBANON, OH.
The data are as of 12/31/2023. Data reflects information that was received and processed through 01/04/2024.

Reconciliation and Verification Steps
Per the December 2022 instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year.
Please see the FR Y-6 instructions for further detail.
Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.
1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions
OK: If the branch information is correct, enter 'OK' in the **Data Action** column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure
When you are finished, send a saved copy to your FRB contact, if applicable. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	785923	LCNB NATIONAL BANK	2 NORTH BROADWAY ST	LEBANON	OH	45036	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	4145589	FLORENCE BRANCH	6890 DIXIE HWY	FLORENCE	KY	41042	BOONE	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	877015	BROOKVILLE NATIONAL BANK	225 UPPER LEWISBURG-SALEM ROAD	BROOKVILLE	OH	45309	MONTGOMERY	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3922176	CENTERVILLE BRANCH	9605 DAYTON-LEBANON PIKE	CENTERVILLE	OH	45458	MONTGOMERY	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	974213	CHILLICOTHE OFFICE	33 W MAIN ST	CHILLICOTHE	OH	45601-3104	ROSS	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	1878710	WESTERN BRANCH	1006 WESTERN AVENUE	CHILLICOTHE	OH	45601	ROSS	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	4141648	ANDERSON BRANCH	1270 NAGEL ROAD	CINCINNATI	OH	45255	HAMILTON	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	66677	DENT OFFICE	6581 HARRISON AVE 3RD FL	CINCINNATI	OH	45247	HAMILTON	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	4996455	GLENWAY BRANCH	4310 GLENWAY AVE	CINCINNATI	OH	45205	HAMILTON	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	4141666	MIAMI HEIGHTS BRANCH	7553 BRIDGETOWN ROAD	CINCINNATI	OH	45248	HAMILTON	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3669015	OAKWOOD BRANCH	2705 FAR HILLS AVENUE	DAYTON	OH	45419	MONTGOMERY	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3049989	BARRON STREET BRANCH	1697 NORTH BARRON STREET	EATON	OH	45320	PREBLE	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	1002618	EATON BRANCH	110 W MAIN ST	EATON	OH	45320	PREBLE	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3317893	FAIRFIELD BRANCH	765 NILLES ROAD	FAIRFIELD	OH	45014	BUTLER	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	709013	FRANKFORT BRANCH	MAIN STREET & SPRINGFIELD STREET	FRANKFORT	OH	45628	ROSS	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	842321	GOSHEN BRANCH	6726 DICK FLYNN BOULEVARD	GOSHEN	OH	45122	CLERMONT	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3060993	HAMILTON OFFICE	794 NORTHWEST WASHINGTON BOULEVARD	HAMILTON	OH	45013	BUTLER	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	724221	COLUMBUS AVENUE BRANCH	730 COLUMBUS AVE	LEBANON	OH	45036	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	6226	LCNB NB DRIVE-IN BRANCH	35 NORTH MECHANIC STREET	LEBANON	OH	45036	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	7821	UNION VILLAGE OFFICE	3855 LOWER MARKET ST, SUITE 100C	LEBANON	OH	45036	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	564418	LEWISBURG BRANCH	522 S. COMMERCE ST	LEWISBURG	OH	45338	PREBLE	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	970626	LOVELAND BRANCH	500 LOVELAND-MADEIRA ROAD	LOVELAND	OH	45140	HAMILTON	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	786425	MAINEVILLE BRANCH	7795 S. STATE RT 48	MAINEVILLE	OH	45039	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	841829	MASON BRANCH	1050 READING ROAD	MASON	OH	45040	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	2039675	MIDDLETOWN BRANCH	4441 MARIE DRIVE	MIDDLETOWN	OH	45044	BUTLER	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	4298654	MONROE	101 CLARENCE WARNER DR	MONROE	OH	45050	BUTLER	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	908722	ROACHESTER/MORROW BRANCH	6123 EAST US 22 AND 3	MORROW	OH	45152	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	106023	OXFORD OFFICE	30 WEST PARK PLACE	OXFORD	OH	45056	BUTLER	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	840224	SOUTH LEBANON BRANCH	603 CORWIN NIXON BOULEVARD	SOUTH LEBANON	OH	45065	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	2485272	SPRINGBORO BRANCH	525 WEST CENTRAL AVE	SPRINGBORO	OH	45066	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3673795	FAYETTE BANKING CENTER BRANCH	100 CROSSINGS DRIVE	WASHINGTON COURT HOUSE	OH	43160	FAYETTE	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	325123	WAYNESVILLE BRANCH	9 NORTH MAIN STREET	WAYNESVILLE	OH	45068	WARREN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	2621230	WILMINGTON BRANCH	1243 ROMBACH AVE.	WILMINGTON	OH	45177	CLINTON	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	
OK		Full Service	3625048	WORTHINGTON OFFICE	6877 NORTH HIGH STREET	WORTHINGTON	OH	43085	FRANKLIN	UNITED STATES	Not Required	Not Required	LCNB NATIONAL BANK	785923	

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LCNB Corp
Fiscal Year Ending December 31, 2023

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 12-31-23			**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 12-31-23**		
(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**
None	N/A	N/A	None	N/A	N/A

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Fiscal Year Ending December 31, 2023

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	0.49%	None	N/A
Spencer S. Cropper Lebanon, OH USA	N/A	Director	Director, Chairman, LCNB National Bank	N/A	0.28%	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	1.27%	None	Huddle Buehler FBC Partnership – 51%
Takeitha W. Lawson Cincinnati, OH USA	Operations Director, AltaFiber	Director	Director, LCNB National Bank	N/A	0.01%	None	N/A
Craig Johnson Cincinnati OH USA	CPA	Director	Director, LCNB National Bank	N/A	0.07%	None	N/A
Anne Krehbiel Cincinnati, OH USA	Attorney	Director	Director, LCNB National Bank	Partner Krehbiel Law Office	0.06%	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	0.33%	None	N/A
Eric J. Meilstrup Lebanon, OH USA	CEO and President LCNB National Bank	Director	CEO and President LCNB National Bank	N/A	0.24%	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	1.15%	None	Sherwood Investment Company – 100% Johrendt & Holford – 100% Ashton Crossing – 50%

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Fiscal Year Ending December 31, 2023

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 LCNB National bank	N/A	0.05%	None	N/A
Robert A. Bendinghaus Cincinnati, OH USA	N/A	Director	Director	N/A	0.59%	None	N/A
Matthew P. Layer Morrow, OH USA	N/A	Exec. Vice Pres., LCNB Corp.	Exec. Vice Pres., LCNB National Bank	N/A	0.18%	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	0.13%	None	N/A
Michael Miller Cincinnati, OH USA	N/A	Exec. Vice Pres., LCNB Corp.	Exec. Vice Pres., LCNB National Bank	N/A	0.12%	None	N/A
Bradley Ruppert Franklin, OH USA	N/A	Exec. Vice Pres., LCNB Corp	Exec Vice Pres. LCNB National Bank	N/A	0.10%	None	N/A
Lawrence Mulligan Middletown, OH USA	N/A	Exec. Vice Pres., LCNB Corp.	Exec. Vice Pes. LCNB National Bank	N/A	0.09%	None	N/A