

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.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, John Montgomery

Name of the Holding Company Director and Official (FDHC C490)

CEO

Title of the Holding Company Director and Official (FDHC C491)

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.

John Montgomery

Signature of Holding Company Director and Official (FDHC H321)

03/25/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 3333718

C.I. _____

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.

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

CB Financial Services, Inc.

Legal Title of Holding Company (FDHC 9017)

2111 N Franklin Dr., Suite 200

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

Washington

PA

15301

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

100 North Market Street

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

Carmichaels

PA

15320

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

Matthew Lawrence

SVP of Finance Operations

Name (FDHC 8901)

Title (FDHC C496)

(724)852-3516 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(724)223-8320

Area Code / FAX Number (FDHC 9116)

mlawrence@cb.bank

E-mail Address (FDHC 4086)

www.cb.bank

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447 0

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ☐
- a letter justifying this request has been provided separately (FDHC KY38) ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☐ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☐ is not prepared (FDHC PV65)

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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☐ Yes ☒ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

☐ Yes ☒ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

☒ Yes ☐ No (FDHC PV69)

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

Report Item 4: Insiders

☒ Yes ☐ No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding Company:
FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, identify Name of Individuals or Group Acting in Concert.	For Trusts, identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
Janney Montgomery Scott	Philadelphia	PA	USA	USA	N/A	N/A	N/A	364,939.00	N/A	N/A	N/A	7.10%
Alliance Bernstein, LP	Nashville	TN	USA	USA	N/A	N/A	N/A	421,377.00	N/A	N/A	N/A	8.20%

Legal Name of Holding Company:
FDHCPV71

[illegible]

Legal Name of Holding Company:
FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Jonathan A. Bedway	Belmont	OH	USA	President	Director	Less than 1.0%
Mark E. Fox	Waynesburg	PA	USA	President	Director (Chairmand of the Board)	Less than 1.0%
Charles R. Guthrie	Scenery Hill	PA	USA	Accounting & Consulting	Director (Vice Chairman)	Less than 1.0%
John J. LaCarte	Belle Vernon	PA	USA	President	Director	2.90%
Roberta R. Olejasz	Wheeling	WV	USA	N/A	Director	Less than 1.0%
David F. Pollock	Canonsburg	PA	USA	Attorney	Director	1.10%
John M. Swiatek	McMurray	PA	USA	Consultant	Director	Less than 1.0%
Ralph Burchianti	Greensboro	PA	USA	N/A	Director	1.80%
John H. Montgomery	Washington	PA	USA	Chief Executive Officer	Director / Chief Executive Officer	1.00%
Jamie L. Prah	Pittsburgh	PA	USA	Chief Financial Officer (former)	Chief Financial Officer (former)	Less than 1.0%
Amanda L. Engles	Seneca	PA	USA	Chief Financial Officer	Chief Financial Officer	Less than 1.0%
Jennifer L. George	Pittsburgh	PA	USA	Chief Operating Officer	Chief Operating Officer	Less than 1.0%
Stephen Cobain	Allison Park	PA	USA	Chief Credit Officer	Chief Credit Officer	Less than 1.0%

Legal Name of Holding Company:
FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name	Title or Position with direct and indirect subsidiaries	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
Jonathan A. Bedway	Director	Community Bank	N/A
Mark E. Fox	Director	Community Bank	N/A
Charles R. Guthrie	Director	Community Bank	N/A
John J. LaCarte	Director	Community Bank	N/A
Roberta R. Olejasz	Director	Community Bank	N/A
David F. Pollock	Director	Community Bank	N/A
John M. Swiatek	Director	Community Bank	N/A
Ralph Burchianti	Director	Community Bank	N/A
John H. Montgomery	Director, President & CEO	Community Bank	N/A
Jamie L. Prah	Chief Financial Officer (former)	Community Bank	N/A
Amanda L. Engles	Chief Financial Officer	Community Bank	N/A
Jennifer L. George	Chief Operating Officer	Community Bank	N/A
Stephen Cobain	Chief Credit Officer	Community Bank	N/A

Legal Name of Holding Company:

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more of its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Jonathan A. Bedway	President	Bedway Development Corporation	N/A
Jonathan A. Bedway	President	Bedway Land & Minerals	N/A
Mark E. Fox	President	Fox Ford, Inc	100%
Mark E. Fox	Partner	FHWW	N/A
Mark E. Fox	Managing Partner	Fox Land Co., LLC	50%
Mark E. Fox	Managing Partner	SEF Land, LLC	50%
Mark E. Fox	Trustee	Waynesburg University	N/A
Mark E. Fox	Director	Waynesburg Prosperous & Beautiful	N/A
Mark E. Fox	Partner	Willison Fox, LLP	N/A
Mark E. Fox	Executor	JK Willison Estate	N/A
Charles R. Guthrie	President	Guthrie, Belczyk & Associates, PC	100%
Charles R. Guthrie	Member	1024 Properties, LLC	100%
John J. LaCarte	President	LaCarte Enterprises, Inc	N/A
John J. LaCarte	President	LaCarte Development Co.	100%
John J. LaCarte	Manager	Model Dry Cleaners, LLC	N/A
John J. LaCarte	Manager	Model Apparel, LLC	N/A
John J. LaCarte	President	Catalano Capital, LLC	N/A
John J. LaCarte	CEO	Stoney's Brewing Company	N/A
John J. LaCarte	President/Manager	2011 Model Development I, LLC	100%
John J. LaCarte	President/Manager	2011 Model Development II, LLC	100%
John J. LaCarte	President/Manager	2011 Model Development III, LLC	100%
John J. LaCarte	President/Manager	2011 Model Development IV, LLC	100%
John J. LaCarte	General Partner	2011 Alta Vista Investments I, LP	N/A
John J. LaCarte	General Partner	2011 Alta Vista Investments II, LP	N/A
John J. LaCarte	General Partner	2011 Alta Vista Investments IV, LP	N/A
John J. LaCarte	President/General Partner	Fratelli Partners, LP	N/A
John J. LaCarte	President	Model Ohio Enterprises, LLC	N/A
John J. LaCarte	President	Model Ohio Properties, LLC	N/A
John J. LaCarte	President	Model Ohio Properties II, LLC	N/A
John J. LaCarte	President/Manager	Model Holdings, LLC	N/A
John J. LaCarte	Manager	Model Uniforms, LLC	N/A
John J. LaCarte	Director/Treasurer	Laundry Owners Mutual Liab & Ins Association	N/A

John J. LaCarte	Director	Community Foundation of Fayette County	N/A
John J. LaCarte	General Partner	Bella Vista Farms, LP	N/A
John J. LaCarte	Trustee	2003 Irrevocable Family Trust for John V & Mary Ann L	N/A
John J. LaCarte	Trustee	John J. LaCarte Family Trust	N/A
John J. LaCarte	General Partner	Stonecrest Business Park, LP	N/A
John J. LaCarte	Director/Vice Chairman	Washington County Authority	N/A
John J. LaCarte	Member	Waynesburg Area Chamber of Commerce	N/A
John J. LaCarte	President/Manager	Model Development V, LLC	N/A
John J. LaCarte	General Partner	Alta Vista Investments V, LLC	N/A
Roberta R. Olejasz	Trustee	JSR, LLC	N/A
Roberta R. Olejasz	Trustee	Bert, LLC	N/A
Roberta R. Olejasz	Trustee	JAR, LLC	N/A
David F. Pollock	Managing Partner	Pollock Morris, LLC	33%
David F. Pollock	Managing Partner	P&S Development, LLC	50%
David F. Pollock	Partner	David & Hammers, Jay S.	50%
David F. Pollock	Trustee	Pollock Children's Trust	25%
David F. Pollock	Member	Bunker Hill, LLP	25%
David F. Pollock	Limited Partner	Pollock Children Limited Partnership	25%
David F. Pollock	Managing Member	Pollock Children Management Co, LLC	25%
David F. Pollock	Member	Greene County BAR Association	N/A
David F. Pollock	Member	Pennsylvania BAR Association	N/A
David F. Pollock	Member	Waynesburg Area Chamber of Commerce	N/A
John M. Swiatek	Director	Washington County Hospital Foundation	N/A
John M. Swiatek	Founder & Business Development	JMS Advisors, LLC	N/A
Ralph Burchianti	Director	Redevelopment Authority of Greene County	N/A
Ralph Burchianti	Treasurer	Muddy Creek Investors Group	N/A
Ralph Burchianti	Member	Burchianti Fillaggi Farms	N/A
Ralph Burchianti	Member	Hartley Farms	N/A
Jennifer L. George	Board Member	Brentworth Borough School District	N/A
Jennifer L. George	Board Member/Treasurer	South Hills Interfaith Movement	N/A