

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, KEITH T. SELHORST

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

TREASURER

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.

Keith T. Selhorst

Signature of Holding Company Director and Official (FDHC H321)

03/24/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 2684543

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

PEOPLES HOLDING COMPANY, INC.

Legal Title of Holding Company (FDHC 9017)

PO BOX 110

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

COLDWATER

OH

45828

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

112-114 WEST MAIN STREET

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

COLDWATER

OH

45828

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

KEITH T. SELHORST

TREASURER

Name (FDHC 8901)

Title (FDHC C496)

(419)678-2385 ext: 1115

Area Code / Phone Number / Extension (FDHC 8902)

(419)678-2111

Area Code / FAX Number (FDHC 9116)

KSELHORST@PBC.BANK

E-mail Address (FDHC 4086)

WWW.PBC.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 <u>0</u>

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:
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
Jack A. Hartings	Coldwater	Ohio	USA	Retired Bank President	Chairman of the Board	1.60%
Keith T. Selhorst	Coldwater	Ohio	USA	Bank CFO	Director, Treasurer & CFO	0.16%
Brian J. Hogenkamp	Coldwater	Ohio	USA	Funeral Home Owner & Operator	Director	0.26%
Jeffrey Monfort	Mendon	Ohio	USA	Restaurant Owner	Director	0.21%
James C. Siefiring	Coldwater	Ohio	USA	CPA	Director	0.31%
Richard A. Werling	Saint Henry	Ohio	USA	Livestock Dealer & Farming Operation	Director	0.38%
Daniel R. Broering	Coldwater	Ohio	USA	Bank President & CEO	Director, President & CEO	0.13%
Suzanne L.. Wells	New Bremen	Ohio	USA	Insurance Co CFO	Director	0.06%
Keith. W. Vian	Celina	Ohio	USA	Grain Mill Owner & Operator	Director	0.01%
Kimberly A. Bruns	Coldwater	Ohio	USA	Bank VP	N/A	0.04%
Jace C. Homan	Saint Henry	Ohio	USA	Bank VP	N/A	0.01%
Rachel R. Koesters	Coldwater	Ohio	USA	Bank VP	N/A	0.01%
Brad M. Brookhart	Coldwater	Ohio	USA	Bank VP	N/A	0.02%
Brooks T. Topp	Coldwater	Ohio	USA	Bank VP	N/A	0.01%

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
Keith T. Selhorst	EVP, Treas & CFO	The Peoples Bank Co	0%
Daniel R. Broering	President/CEO	The Peoples Bank Co	0%
Kimberly A. Bruns	VP Compliance & Human Resources, CRA	The Peoples Bank Co	0%
Brooks T. Topp	VP Business Development	The Peoples Bank Co	0%
Brad M. Brookhart	VP Branch Administration	The Peoples Bank Co	0%
Rachel R. Koesters	VP Real Estate Lending	The Peoples Bank Co	0%
Jace C. Homan	VP Lending Administration	The Peoples Bank Co	0%

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 or 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
Jack A. Hartings	Director	TCM Bank	0%
Brian J. Hogenkamp	President	NJ Hogenkamp Sons, Inc	90%
Brian J. Hogenkamp	Member	Hogenkamp Monuments	100%
Brian J. Hogenkamp	Member	Hogenkamp Rental	100%
Brian J. Hogenkamp	Member	NJ Hogenkamp Property	100%
Brian J. Hogenkamp	Member	House at 211	90%
Jeffrey Monfort	Partner	Fort, Inc	50%
Jeffrey Monfort	Partner	JMKA Properties, LLC	50%
James C. Sieftring	Owner	James Sieftring CPA	100%
James C. Sieftring	Member	New Greenville Enterprises, LLC	11%
Richard A. Werling	President	Werling & Sons, Inc	50%
Richard A. Werling	President	Werling Farms, Inc	50%
Richard A. Werling	Partner	Werling Brothers LLC	50%
Suzanne L.. Wells	Sr VP-CFO & Treasurer	Celina Insurance Group	0%
Keith. W. Vian	Partner	Blue Ribbon Feed Mill LTD	28%
Keith. W. Vian	Partner	Vian Farms	20%
Keith. W. Vian	Partner	118 Farm Partnership	25%
Daniel R. Broering	Partner/Treasurer	CW Investment Club	12.90%
Daniel R. Broering	Member/General Manager	Wessel Woods, LLC	20.00%
Keith T. Selhorst	None	None	0%
Kimberly A. Bruns	Member	J Linn Farm LLC	50%

Rachel R. Koesters	None	None	0%
Jace C. Homan	None	None	0%
Brad M. Brookhart	None	None	0%
Brooks T. Topp	None	None	0%