

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK
2014 SEP 17 A 10:45
STATISTICS & ANALYSIS
DEPARTMENT

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

June 30, 2014

Month / Day / Year

I, Douglas Stewart

Reporter's Name, Street, and Mailing Address

Peoples-Sidney Financial Corporation

Name of the Holding Company Director and Official

Director, Chief Executive Officer, President

Legal Title of Holding Company

Title of the Holding Company Director and Official

P.O. Box 727

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

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.

Sidney OH 45365
City State Zip Code

101 E. Court St., Sidney, OH 45365

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Debra Geuy VP, Chief Financial Officer

Douglas Stewart

Signature of Holding Company Director and Official

09/16/2014

Date of Signature

Name Title

937-492-6129

Area Code / Phone Number / Extension

937-498-4554

Area Code / FAX Number

dgeuy@peoplesfederalsandl.com

E-mail Address

PEOPLESFEDERALSANDL.COM

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

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

For Federal Reserve Bank Use Only
RSSD ID 3828643
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

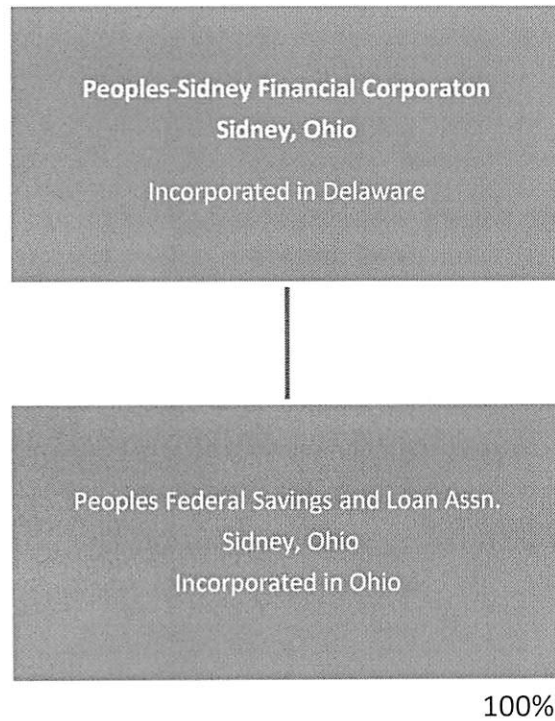
Form FR Y-6

Peoples-Sidney Financial Corporation
Sidney, Ohio
Fiscal Year Ended June 30, 2014

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the Cleveland Reserve Bank, one copy is enclosed.

2a: Organization Chart



2b: Domestic branch listing submitted early via email to the Cleveland Federal Reserve Bank on September 12, 2014.

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2014

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 06-30-13.

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation Securities	(1)(c) Number and Percentage of Each Class of Voting	_
Douglas Stewart	USA	91,772 – 7% Common	

(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 06-30-13.

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation Securities	(2)(c) Number and Percentage of Each Class of Voting	_
None			

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2014

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (includes names of subsidiaries)	(3)(c) Title & Position with Other Businesses (includes names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (includes names of subsidiaries)	(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)
Douglas Stewart Sidney, OH USA	N/A	Director & CEO, President	Director & CEO, President	N/A	7%	None	N/A
David Fogt Sidney, OH USA	N/A	VP-Operations	Vp-Operations	N/A	4%	None	N/A
Debra Geuy Sidney, OH USA	N/A	VP, CFO & Treasurer	VP, CFO & Treasurer	N/A	3%	None	N/A
Gary Fullenkamp Sidney, OH USA	N/A	VP-Mort. Loans, Secretary	VP-Mort Loans, Secretary	N/A	3%	None	N/A

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2014

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (includes names of subsidiaries)	(3)(c) Title & Position with Other Businesses (includes names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (includes names of subsidiaries)	(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)
Richard Martin Sidney, OH USA	CPA	Director & Chairman	Director & Chairman	N/A	4%	None	N/A
James Kerber Sidney, OH USA	CPA	Director	Director	Owner James W. Kerber CPA Firm	3%	None	N/A
Harry Faulkner Sidney, OH USA	Lawyer	Director	Director	Partner Faulkner, Garmhausen, Keister & Shenk LPA	1%	None	N/A
Jeffery Sargeant Sidney, OH USA	Insurance	Director	Director	Owner & President Community Ins Group, Ltd.	0.2%	None	N/A

Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2014

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (includes names of subsidiaries)	(3)(c) Title & Position with Other Businesses (includes names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (includes names of subsidiaries)	(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)
Devon Beer Sidney, OH USA	Fresh-cut producer & distributor	Director	Director	VP-Finance & CFO Fresh Unlimited Inc.	0.1%	None	N/A

There are no "Principal" securities holders.

Results: A list of branches for your depository institution: PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION (ID_RSSD: 210779). This depository institution is held by PEOPLES-SINCE FINANCIAL CORPORATION (828663) of S-ONE, CH. The data are as of 06/30/2014. Data reflects information that was received and processed through 07/06/2014.

Reconciliation and Verification Steps
 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, 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 Procedures
 When you are finished, send a saved copy to your FRB contact. 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://online.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)	210779	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	101 E. COURT ST.	SIDNEY	OH	45365	SHELBY	UNITED STATES		42537	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
OK		Full Service	294939	ANNA BRANCH	403 SOUTH PIKE STREET	ANNA	OH	45302	SHELBY	UNITED STATES		357635	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
OK		Full Service	2949457	JACKSON CENTER BRANCH	115 EAST PIKE STREET	JACKSON CENTER	OH	45334	SHELBY	UNITED STATES		357636	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
OK		Limited Service	4170291	DRIVE UP BRANCH	222 SOUTH OHIO AVENUE	SIDNEY	OH	45365	SHELBY	UNITED STATES		Not Required	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	
OK		Full Service	3836376	WALMART BRANCH	2400 WEST MICHIGAN AVENUE	SIDNEY	OH	45365	SHELBY	UNITED STATES		464590	PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION	210779	