

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)(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):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Peoples Holding Company, Inc.

Legal Title of Holding Company

112-114 West Main Street, P.O. Box 110

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

Coldwater

OH

45828

City

State

Zip Code

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bruce J. Slavik

Treasurer

Name

Title

419-678-2385 1122

Area Code / Phone Number / Extension

419-678-2111

Area Code / FAX Number

bslavik@pbcbank.com

E-mail Address

www.pbcbank.com

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

I, Bruce J. Slavik

Name of the Holding Company Director and Official

Director & Treasurer

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.

Bruce J. Slavik

Signature of Holding Company Director and Official

03/18/2016

Date of Signature

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
C.I.

2684543

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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

N/A

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

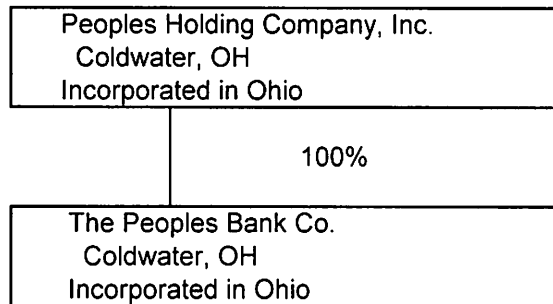
Form FR Y-6

Peoples Holding Company, Inc.
Coldwater, Ohio
Fiscal Year Ending December 31, 2015

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 appropriate Reserve Bank, one original report is enclosed herewith.

2a: Organizational Chart



Unless noted otherwise, no entities have an LEI.

2b: Domestic branch listing provided to the Federal Reserve Bank via email on January 23, 2016

Results: A list of branches for your holding company: PEOPLES HOLDING COMPANY, INC (2684543) of COLDWATER, OH.
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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 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. 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)	702911	PEOPLES BANK CO., THE	112 WEST MAIN STREET	COLDWATER	OH	45828	MERCER	UNITED STATES	8362	0	PEOPLES BANK CO., THE	702911	
OK		Full Service	74515	BURKETTSTVILLE BRANCH	11 EAST MAIN STREET	BURKETTSTVILLE	OH	45310	MERCER	UNITED STATES	229329	3	PEOPLES BANK CO., THE	702911	
OK		Full Service	2443759	EAST WAYNE STREET BRANCH	818 EAST WAYNE STREET	CELINA	OH	45822	MERCER	UNITED STATES	229331	5	PEOPLES BANK CO., THE	702911	
OK		Full Service	642811	WEST LOGAN BRANCH	309 WEST LOGAN STREET	CELINA	OH	45822	MERCER	UNITED STATES	229330	4	PEOPLES BANK CO., THE	702911	
OK		Limited Service	197311	DRIVE-IN BRANCH	405 WEST NORTH STREET	COLDWATER	OH	45828	MERCER	UNITED STATES	229328	2	PEOPLES BANK CO., THE	702911	
OK		Full Service	2755096	ROCKFORD BRANCH	100 NORTH MAIN STREET	ROCKFORD	OH	45882	MERCER	UNITED STATES	229332	6	PEOPLES BANK CO., THE	702911	
OK		Full Service	3668924	SAINT MARYS BRANCH	1510 KISHLER DRIVE	SAINT MARYS	OH	45885	AUGLAIZE	UNITED STATES	441119	7	PEOPLES BANK CO., THE	702911	

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Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number & % of Each Class of Voting Securities
N/A	N/A	N/A

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 ending 12-31-2015

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship	(2)(c) Number & % of Each Class of Voting Securities
N/A	N/A	N/A

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Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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

(1) Name City, State, Country	(2) Principal Occupation	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) % Voting Shares Bank Holding Co.	(4)(b) % Voting Shares Subsidiaries	(4)(c) Other Companies & Voting Securities Held
Jack A. Hartings Coldwater, OH, USA	N/A	Director & President	Director & President Cashier & CEO (The Peoples Bank Co.)	N/A	1%	None	N/A
Bruce J. Slavik Coldwater, OH, USA	N/A	Director & Treasurer	Director & Treasurer Executive VP & CFO (The Peoples Bank Co.)	Sole Proprietor Bruce J. Slavik, CPA	3%	None	Bruce J. Slavik, CPA (100%)
Lynnette A. Hoyng Coldwater, OH, USA	N/A	Secretary	Secretary (The Peoples Bank Co.)	N/A	1%	None	N/A
Brian J. Hogenkamp Coldwater, OH, USA	Funeral Director NJ Hogenkamp Sons, Inc.	Director		President NJ Hogenkamp Sons, Inc. Hogenkamp Monuments Hogenkamp Rental NJ Hogenkamp Prop	1%	None	NJ Hogenkamp Sons, Inc. (90%) Hogenkamp Monuments (100%) Hogenkamp Rental (100%) NJ Hogenkamp Prop (100%)
Stephen P. Lefeld Coldwater, OH, USA	Farm Implement Dealer Group Kenn-Feld Group, LLC Farm Implement Dealership Repair & Sales Lefeld Implement, Inc. Grain Farming Operation Lefeld Bros., LLC Land/Real Property Holding Company Lefeld Farms, LLC Business Real Estate owner Lefeld Properties LLC	Director & Chairman	Director & Chairman (The Peoples Bank Co.)	Sales Manager Kenn-Feld Group, LLC Member Lefeld Implement, Inc. Coldwater, OH Member Lefeld Bros., LLC Member Lefeld Farms, LLC Member Lefeld Properties LLC	1%	None	Kenn-Feld Group, LLC (7%) Lefeld Implement, Inc. (14%) Lefeld Bros., LLC (25%) Lefeld Farms, LLC (12%) Lefeld Properties LLC (14%)
Jeffrey Monfort Mendon, OH, USA	Fast Food Franchise Fort, Inc	Director	Director (The Peoples Bank Co.)	President Fort, Inc. Member JMKA Properties, LLC	1%	None	Fort, Inc. (50%) JMKA Properties, LLC (25%)
James C. Sieftring Coldwater, OH, USA	CPA & Tax Preparation	Director	Director (The Peoples Bank Co.)	President Sieftring & Associates CPAs, Inc. President Sacramento Devmed, Inc. Member New Greenville Enterprises, LLC	1%	None	Sieftring & Associates CPAs Inc (1 Sacramento Devmed, Inc. (50%) New Greenville Enterprises, LLC (
V. J. Westerheide Coldwater, OH, USA	Metal Products Manufacturer S&K Products Company	Director	Director (The Peoples Bank Co.)	President S&K Products Company	1%	None	S&K Products Company (100%)
Richard A. Werling Fort Recovery, OH, USA	Meat Processor Werling & Sons, Inc. Werling Farms, Inc. JNR Farms, LLC	Director	Director (The Peoples Bank Co.)	President Werling & Sons, Inc. President Werling Farms, Inc. Partner JNR Farms, LLC	1%	None	Werling & Sons, Inc. (50%) Werling Farms, Inc. (50%) JNR Farms, LLC (25%)

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Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders (continued)

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

(1) Name City, State, Country	(2) Principal Occupation	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) % Voting Shares Bank Holding Co.	(4)(b) % Voting Shares Subsidiaries	(4)(c) Other Companies & Voting Securities Held
Daniel R. Broering Coldwater, OH, USA	N/A	N/A	Vice President (The Peoples Bank Co.)	Partner/Treasurer CW Investment Club	1%	None	CW Investment Club (9.9%)
Kimberly A. Bruns Coldwater, OH, USA	N/A	N/A	Human Resource & Compliance Officer (The Peoples Bank Co.)	N/A	1%	None	N/A
Terry J. Pottkotter Coldwater, OH, USA	N/A	N/A	Vice President (The Peoples Bank Co.)	N/A	1%	None	N/A
Steven J. Schmidt Coldwater, OH, USA	N/A	N/A	Vice President (The Peoples Bank Co.)	N/A	1%	None	N/A
Keith T. Selhorst Coldwater, OH, USA	N/A	N/A	Vice President (The Peoples Bank Co.)	N/A	1%	Non	N/A