

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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 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, **Barron P. McCune, Jr.**

Name of the Holding Company Director and Official

President & CEO

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

03/30/2020

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. _____

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):

December 31, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

CB Financial Services, Inc.

Legal Title of Holding Company

100 North Market Street

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

Carmichaels

PA

15320

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Matthew C. Lawrence

SVP - Asst. Controller

Name

Title

724-852-3516

Area Code / Phone Number / Extension

724-852-1672

Area Code / FAX Number

mlawrence@communitybank.tv

E-mail Address

www.communitybank.tv

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

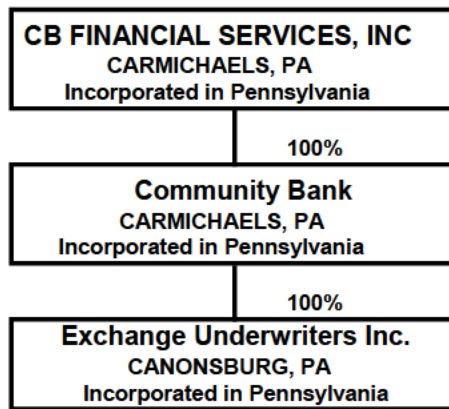
Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	0
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

FORM FR Y-6
CB FINANCIAL SERVICES, INC
CARMICHAELS, PA
FISCAL YEAR ENDING DECEMBER 31, 2019

Report Item 1: The bank holding company prepares an annual report for its securities holders and is registered with the SEC. Annual Report will be provided upon request.

Report Item 2a: Organizational Chart

Community Bank Legal Entity Identifier (LEI) 5493008JDUT3R3K1LZ58



* LEI is N/A unless noted.

Report Item 2b: Domestic Branch Listing

Submitted via email to Structure@clev.frb.org on 3/27/20.

Results: A list of branches for your holding company: CB FINANCIAL SERVICES, INC. (3333718) of CARMICHAELS, PA.
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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)	371924	COMMUNITY BANK	100 NORTH MARKET STREET	CARMICHAELS	PA	15320	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	239510	BELLAIRE OFFICE	426 34TH STREET	BELLAIRE	OH	43906	BELMONT	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	4148704	ROSTRAVER BRANCH	1670 BROAD AVE	BELLE VERNON	PA	15012	WESTMORELAND	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2962278	SOUTHPOINTE OFFICE	325 SOUTHPOINTE BLVD, SUITE 100, SOUTHPOINTE COMMONS	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2149707	WATERDAM CENTRE BRANCH	4139 WASHINGTON ROAD	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	691323	CLAYSVILLE BRANCH	200 MAIN ST	CLAYSVILLE	PA	15323	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Limited Service	372426	DRIVE-IN BRANCH	1993 SOUTH EIGHTY EIGHT ROAD	GREENSBORO	PA	15338	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	926977	MONESSEN BRANCH	565 DONNER AVENUE	MONESSEN	PA	15062	WESTMORELAND	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	4148665	MONONGAHELA BRANCH	235 W MAIN ST	MONONGAHELA	PA	15063	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	4148683	PERRYOPOLIS BRANCH	101 INDEPENDENCE ST	PERRYOPOLIS	PA	15473	FAYETTE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2134048	BROOKLINE OFFICE	714 BROOKLINE BLVD	PITTSBURGH	PA	15226	ALLEGHENY	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	114420	PIONEER OFFICE	3421 WEST ROY FURMAN HIGHWAY	ROGERSVILLE	PA	15359	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	4148713	UNIONTOWN BRANCH	545 W MAIN ST	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2906861	WASHINGTON MALL OFFICE	301 OAK SPRING ROAD, WASHINGTON MALL	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	1161225	WASHINGTON OFFICE	65 WEST CHESTNUT ST.	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	403124	CENTRAL BRANCH	100 MILLER LANE	WAYNESBURG	PA	15370	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	114822	WAYNESBURG BRANCH	30 WEST GREENE ST.	WAYNESBURG	PA	15370	GREENE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	3668362	BUCKHANNON OFFICE	WEST MAIN STREET & LOCUST STREET	BUCKHANNON	WV	26201	UPSHUR	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	2999630	MOUNDSVILLE OFFICE	809 LAFAYETTE AVENUE	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	3003543	NEW MARTINSVILLE OFFICE	425 THIRD STREET	NEW MARTINSVILLE	WV	26155	WETZEL	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	598329	WELLSBURG OFFICE	744 CHARLES STREET	WELLSBURG	WV	26070	BROOKE	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	3127430	BETHLEHEM OFFICE	1090 EAST BETHLEHEM BOULEVARD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	599524	WARWOOD OFFICE	1701 WARWOOD AVENUE	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	
OK		Full Service	674625	WOODSDALE OFFICE	875 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	COMMUNITY BANK	371924	

**FORM FR Y-6
CB FINANCIAL SERVICES, INC
FISCAL YEAR ENDING DECEMBER 31, 2019**

Report Item 3: Security Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2019:

3.1a Name & Address	3.1b Country of Citizenship or Incorporation	3.1c Number and Percentage of Each Class of Voting Securities
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None

Securities holders not listed in 3.1a through 3.1c that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2019:

3.2a Name & Address	3.2b Country of Citizenship or Incorporation	3.2c Number and Percentage of Each Class of Voting Securities
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None

Report Item 4 Insiders

4.1 Names & Address	4.2 Principal Occupation if other than with Bank Holding Company	4.3a Title & Position with Bank Holding Company	4.3b Title & Position with Subsidiaries	4.3c Title & Position with Other Businesses	4.4a Percentage of Voting Shares in Bank Holding Company	4.4b Percentage of Voting Shares in Subsidiaries	4.4c List names of other companies (include partnerships) if 25% or more of voting securities are held
Karl G. Baily Waynesburg, PA	N/A	Director	Director	N/A	Less than 1.0%	N/A	None
Jonathan A. Bedway Belmont, Ohio	President Bedway Development Corporation Bedway Land & Minerals	Director	Director	President - Bedway Development Corporation President - Bedway Land & Minerals	Less than 1.0%	N/A	
Mark E. Fox Waynesburg, PA	Automobile Dealership Fox Ford, Inc Fox Land Co & Fox Land LLC - Commercial Rentals SEF Land LLC	Director Chairman of the Board	Director Chairman of the Board	President - Fox Ford, Inc	Less than 1.0%	N/A	Fox Ford, Inc - 75.24% Fox Land Company - 33.33% Fox Land Company, LLC- 33.33% SEF Land - 50%
William C. Groves Carmichaels, PA	Investment Properties Haulit Trucking, Inc Cumberland Township Supervisor	Director	Director	President - Haulit Trucking, Inc President - Muddy Creek Investor's Group	Less than 1.0%	N/A	Haulit Trucking, Inc - 100%
Charles R. Guthrie, CPA McMurray, PA	Accounting & Consulting Guthrie Belczyk & Associates, P.C.	Director Vice Chairman	Director Vice Chairman	President - Guthrie, Belczyk & Associates, P.C. Member - 1024 Properties, LLC	Less than 1.0%	N/A	Guthrie, Belczyk & Associates, P.C. - 100% 1024 Properties, LLC - 100%
Joseph N. Headlee Waynesburg, PA	Commercial Rentals Headlee Partnership	Director	Director	Partner - Headlee Partnership	Less than 1.0%	N/A	Headlee Partnership - 25%
John J. LaCarte Belle Vernon, PA	President Model Holdings, LLC	Director	Director	President - LaCarte Enterprises, Inc. President - LaCarte Development Co. Manager - Model Dry Cleaners, LLC Manager - Model Apparel, LLC President - Catalano Capital, LLC CEO - Stoney's Brewing Company President/Manager - 2011 Model Development I, LLC President/Manager - 2011 Model Development II, LLC President/Manager - 2011 Model Development III, LLC President/Manager - Model Development IV, LLC General Partner - 2011 Alta Vista Investments I, LP General Partner - 2011 Alta Vista Investments II, LP General Partner - Alta Vista Investments IV, LP President/General Partner - Fratelli Partners, LP President - Model Ohio Enterprises, LLC President - Model Ohio Properties, LLC President - Model Ohio Properties II, LLC President/Manager - Model Holdings, LLC President - Model Uniforms, LLC Director/Vice Chairman - Mon Valley Alliance Foundation Director/Treasurer - Laundry Owners Mutual Liability & Insurance Association Director - Community Foundation of Fayette County Director/Vice Chairman - Mon Valley Alliance General Partner - Bella Vista Farms, LP Trustee - 2003 Irrevocable Family Trust for John V. & Mary Ann LaCarte Trustee - John J. LaCarte Family Trust	1.26%	N/A	LaCarte Development Co. - 100% 2011 Model Development I, LLC - 100% 2011 Model Development II, LLC - 100% 2011 Model Development III, LLC - 100% Model Development IV, LLC - 100%
Roberta R. Olejasz Wheeling, WV	Dealer Principal Bob Robinson - Chevrolet, Buick, GMC and Cadillac	Director	Director	Dealer Principal - Bob Robinson - Chevrolet, Buick, GMC and Cadillac	Less than 1.0%	N/A	

Report Item 4 Insiders

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William G. Petroplus Wheeling, WV	Attorney Petroplus & Gaudino Law Firm	Director	Director	Attorney - Petroplus & Gaudino Law Firm	Less than 1.0%	N/A	
David F. Pollock Waynesburg, PA	Attorney Pollock Morris, LLC Real Estate Development - P&S Development LLC Rental Properties - Pollock, David & Hammers, Jay S. Pollock Children's Trust - oil & gas interests Bunker Hill, LLP - real estate Pollock Children Limited Partnership Pollock Children Management Co., LLC	Director	Director	Managing Partner - Pollock Morris, LLC Managing Partner - P&S Development, LLC Partner - Pollock, David & Hammers, Jay S. Trustee - Pollock Children's Trust Member - Bunker Hill LLP Limited Partner - Pollock Children Limited Partnership Managing Member - Pollock Children Management Co., LLC	Less than 1.0%	N/A	Pollock Morris, LLC P&S Development, LLC - 50% Pollock Children's Trust - 25% Pollock, David & Hammers, Jay S. - 50% Bunker Hill, LLP - 25% Pollock Children Limited Partnership Pollock Children Management Co, LLC - 25%
R. J. Sommers, Jr. Waynesburg, PA	N/A	Director	Director	N/A	Less than 1.0%	N/A	None
John M. Swiatek McMurray, PA	Swiatek/Melone Group JMS Advisors, LLC	Director	Director	Managing Member - Swiatek/Melone Group Director - Washington County Hospital Foundation Single Member - JMS Advisors, LLC	Less than 1.0%	N/A	JMS Advisors, LLC - 100% Swiatek/Melone Group - 50%
Patrick G. O'Brien Amity, PA	N/A	Director President CEO	Director President CEO	Director - Washington Health Systems Foundation Director - North Bethlehem Township Planning Commission Director - Penn State Cooperative Extension Director - Economic Growth Connections of Westmoreland County Partner - Lone Pine Capital, LP Member - Washpa Capital, LLC Trustee - Waynesburg University Director - Pennsylvania Assn. of Community Bankers Director - Southpointe CEO Association Director - Elysian Fields, LLC.	1.29%	N/A	N/A
Richard B. Boyer Pittsburgh, PA	President Exchange Underwriters, Inc.	Director SVP of Insurance Operations	Director President & COO	Partner - King Brewing, LLC	Less than 1.0%	N/A	King Brewing, LLC - 41%
Ralph Burchianti Greensboro, PA	N/A	Exec. VP Chief Credit Officer	Exec. VP Chief Credit Officer	Director - Redevelopment Authority of Greene County Treasurer - Muddy Creek Investor's Group	1.30%	N/A	None
Jamie L. Prah Pittsburgh, PA	N/A	Exec. VP Chief Financial Officer	Exec. VP Chief Financial Officer	N/A	Less than 1.0%	N/A	None
Jennifer L. George Pittsburgh, PA	N/A	Exec. VP Chief Operations Officer	Exec. VP Chief Operations Officer	N/A	Less than 1.0%	N/A	None
Elizabeth Calvario Waynesburg, PA	N/A	Corporate Secretary	Corporate Secretary	N/A	Less than 1.0%	N/A	None
Linda Andrews Fredericktown, PA	N/A	SVP Finance/Controller	SVP Finance/Controller	N/A	Less than 1.0%	N/A	None
Diane L. Merrick Oakdale, PA	Commercial Lines Manager Exchange Underwriters, Inc.	Secretary - Exchange Underwriters, Inc.	Secretary - Exchange Underwriters, Inc.	N/A	Less than 1.0%	N/A	None
William Cunningham Pittsburgh, PA	Chief Operating Officer Exchange Underwriters, Inc.	COO - Exchange Underwriters, Inc.	COO - Exchange Underwriters, Inc.		Less than 1.0%	N/A	None
Barron P. McCune, Jr. Sheridan, WY	N/A	President and CEO	President and CEO	Limited Partner - Appalachian Energy Holdings I, LP Limited Partner - Appalachian Energy Holdings II, LP	1.38%	N/A	None
Matthew Lawrence Scenery Hill, PA	N/A	SVP - Finance/ Assistant Controller	CFO - Exchange Underwriters, Inc.	N/A	Less than 1.0%	N/A	None