

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.

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.

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, Dean Keller

Name of the Holding Company Director and Official

President and Director

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.

Dean Keller

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. _____

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

FNB Bancshares, Inc.

Legal Title of Holding Company

PO Box 188

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

Sycamore OH 44882

City State Zip Code

141 S Sycamore Ave, Sycamore OH 44882

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donna Peterson Vice President

Name Title

419-927-6392

Area Code / Phone Number / Extension

419-927-6000

Area Code / FAX Number

dpeterson@fnbsycamore.com

E-mail Address

N.A.

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
- 2. a letter justifying this request has been provided separately ...

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

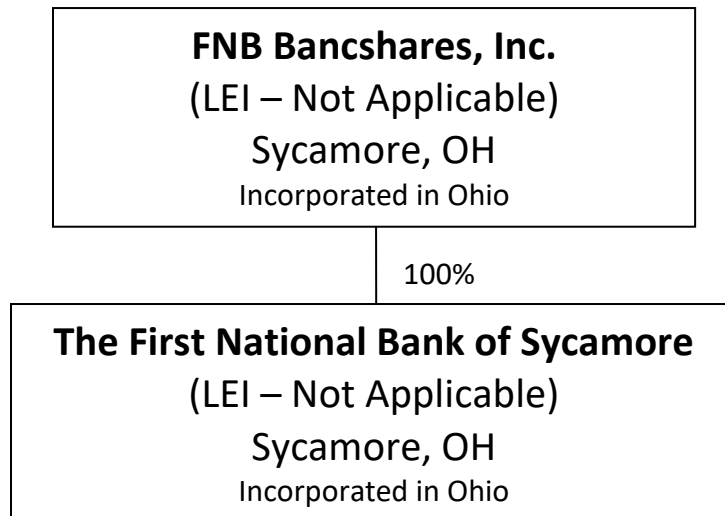
Form FR Y-6

**FNB Bancshares, Inc.
Sycamore, Ohio
Fiscal Year Ending December 31, 2019**

Report Item 1:

The bank holding company prepares an annual report for its securities holders. Two copies are attached.

Report Item 2a: Organizational Chart



Report Item 2b: Branch Verification Report – Attached

Report Item 3: N/A

Form FR Y-6
FNB Bancshares, Inc.
Fiscal Year Ending December 31, 2019

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies and percentage of voting securities
David Bacon Upper Sandusky, OH USA	Attorney - Roth & Bacon, LLC	Director	Director - The First National Bank of Sycamore	Vice President and Secretary - Roth & Bacon, LLC Vice President and Secretary - MN Enterprises, Inc.	1%	1%	Roth & Bacon - 50% MN Enterprises, Inc. - 50%
Patrick Carey Upper Sandusky, OH USA	Vice President - The First National Bank of Sycamore	Vice President & Treasurer	Vice President - The First National Bank of Sycamore	N/A	1%	1%	N/A
Richard Ekleberry II Sycamore, OH USA	General Manager - Sycamore Telephone Company	Director	Director - The First National Bank of Sycamore	Secretary - Sycamore Telephone Co. Secretary - Sycamore Cellular Telephone Co.	1%	1%	N/A
Dean Keller Sycamore, OH USA	President - The First National Bank of Sycamore	President	President - The First National Bank of Sycamore	Member - Jude Rentals LLC Member - Jude HHI Rentals LLC	1%	1%	Jude Rentals LLC – 50% Jude HHI Rentals LLC – 50%
Mark Mack New Riegel, OH USA	President - New Riegel Elevator Inc.	Director	Director - The First National Bank of Sycamore	President - New Riegel Elevator Inc.	1%	1%	New Riegel Elevator Inc. - 48%
Donna Peterson Sycamore, OH USA	Vice President The First National Bank of Sycamore	Vice President & Secretary	Vice President - The First National Bank of Sycamore	N/A	1%	1%	N/A
Suzanne Reineke Tiffin, Oh USA	Marketing Director & Lincoln Brand Mgr. - Reineke Family Dealerships	Director	Director - The First National Bank of Sycamore	Director - ReinX3, LLC Director - KeBolt, LLC Director - ElizaCor, LLC Director – TuckRein, LLC Director & Secretary - Three R III Reinsurance Corp, LTD	1%	1%	ReinX3, LLC – 33% KeBolt, LLC – 50% ElizaCor, LLC – 50% TuckRein – 25%
Chris Tschanen Sycamore, OH USA	Sales Representative - Wyandot Tractor	Director	Director - The First National Bank of Sycamore	N/A	1%	1%	N/A

Jerry Weininger Tiffin, OH USA	Vice President The First National Bank of Sycamore	Vice President	Vice President The First National Bank of Sycamore	N/A	1%	1%	N/A
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Results: A list of branches for your holding company:FNB BANCSHARES, INC. (4226693) of SYCAMORE, OH.

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)	553926	FIRST NATIONAL BANK OF SYCAMORE, THE	141 SOUTH SYCAMORE AVENUE	SYCAMORE	OH	44882	WYANDOT	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SYCAMORE, THE	553926	
OK		Full Service	462028	MCCUTCHEMVILLE BRANCH	64 STATE HIGHWAY 53 NORTH	MC CUTCHENVILLE	OH	44844	WYANDOT	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SYCAMORE, THE	553926	
OK		Full Service	770013	NEW RIEGEL BRANCH	10 E. TIFFIN STREET	NEW RIEGEL	OH	44853	SENECA	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SYCAMORE, THE	553926	