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.

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.

Name of the Company

PRESIDENT & C.E.O.

I, R. DOUGLAS NAYLOR

Name 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 Director and Official

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

RUSD ID 13579193

☐ 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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.05 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7103-0297), Washington, DC 20503.
REPORT ITEM 1: ANNUAL REPORTS TO SHAREHOLDERS

   a) NO – NOT REGISTERED WITH SECURITIES & EXCHANGE COMMISSION
   b) ANNUAL REPORTS
      1. BALANCE SHEET – EXHIBIT 1
      2. INCOME STATEMENT – EXHIBIT 2
      3. STATEMENTS OF CHANGE IN STOCKHOLDERS EQUITY – EXHIBIT 3
      4. STATEMENT OF CASH FLOW – EXHIBIT 4

REPORT ITEM 2:

   1) - ORGANIZATIONAL CHART – EXHIBIT 5
   2) – NONE
   3) - NONE

   a) – N/A
   b) – DOMESTIC BRANCH LISTING
   c) – N/A
   d) – N/A

REPORT ITEM 3: SHAREHOLDERS – EXHIBIT 6

   1. - see EXHIBIT 6
   2. - see EXHIBIT 6

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7
REPORT II

ORGANIZATION: EXHIBIT 5

FIRST BLANCHESTER BANCSHARES, INC.
121 EAST MAIN STREET
BLANCHESTER, OHIO 45107
INCORPORATED IN OHIO

THE FIRST NATIONAL BANK OF BLANCHESTER
121 EAST MAIN STREET
BLANCHESTER, OHIO 45107
100%
INCORPORATED IN OHIO
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<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
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<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID, 45556</th>
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<td>Full Service (Head Office)</td>
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<td>FIRST NATIONAL BANK OF BLANCHester, THE</td>
<td>1212 EAST MAIN STREET</td>
<td>BLANCHester</td>
<td>OH</td>
<td>45527</td>
<td>CLINTON</td>
<td>UNITED STATES</td>
<td>43527</td>
<td>FIRST NATIONAL BANK OF BLANCHester, THE</td>
<td>735454</td>
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</table>
REPORT ITEM 3: SHAREHOLDERS – EXHIBIT 6

Section 1: Shareholders owning 5% or more at the fiscal year end of the bank holding company

a.) Donald Hadley, Trustee of
    Donald S. Hadley Descendants
    Pleasant Plain, Ohio USA
b.) USA
   c.) 6,065 Shares 10.5410%

a.) Nancy Bates, Trustee of Harold Garrison Trust
    Hillsborough, CA USA
b.) USA
   c.) 5,553 shares 9.6511%

a.) Jacqueline Osborne Mears
    Portage, Ohio USA
b.) USA
   c.) 5,000 shares 8.6900%

a.) G. Thomas Penquite
    Blanchester, Ohio USA
b.) USA
   c.) 3,896 shares 6.7712%

a.) Dava Biehl
    Cincinnati, OH USA
b.) USA
   c.) 3,500 shares 6.0830%

a.) Kenen Edginton
    Bigfork, MT USA
b.) USA
   c.) 3,482 shares 6.0517%

a.) The Ann Ferneau Brown Trust
    Blanchester, OH USA
b.) USA
   c.) 3,220 shares 5.5963%

a.) The Russell E. Brown Trust
    Blanchester, OH USA
b.) USA
   c.) 3,023 shares 5.2540%
REPORT ITEM 3: SHAREHOLDERS – EXHIBIT 6

Section 2: Shareholders owning 5% or more during the fiscal year.

a.) Sarah E. Lowman  
   Blanchester, OH [REDACTED]  
b.) USA  
c.) 2,880 shares 5.0054%
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   David E. Brown
   Loveland, Ohio

2. PRINCIPAL OCCUPATION
   Certified Public Accountant

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   B. Bank
      Director
   C. Other Business Company
      Hillman Group

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 – .1738%
   B. Bank
      None
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   James R. Burton
   Blanchester, Ohio

2. PRINCIPAL OCCUPATION
   Senior Vice President of Lending

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      N/A
   B. Bank
      Officer
   C. Other Business Company
      N/A

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      35 – .0173%
   B. Bank
      None
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   F. Wayne West
   Blanchester, Ohio

2. PRINCIPAL OCCUPATION
   Retired

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director/Secretary
   B. Bank
      Director/Secretary
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 Shares - .1738%
   B. Bank
      None
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   G. Rodney Lane
   Blanchester, Ohio

2. PRINCIPAL OCCUPATION
   Retired

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   
   B. Bank
      Director
   
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      1,000 Shares – 1.7380%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Michael M. Cottle
   Ripley, Ohio [redacted]

2. PRINCIPAL OCCUPATION
   Retired banker

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Chairman/Director
   
   B. Bank
      Chairman/Director
   
   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 shares - .1738%
   
   B. Bank
      None
   
   C. Other Business
      None
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   Ronald J. McHenry
   Pleasant Plain, Ohio

2. PRINCIPAL OCCUPATION
   Attorney

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   B. Bank
      Director
   C. Other Business Company
      1. Lyons, McHenry & Dunlap

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      150 - .2607%
   B. Bank
      None
   C. Other Business
      1. 50%
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   S. Allen Dohan
   Cincinnati, Ohio [redacted]

2. PRINCIPAL OCCUPATION
   Owner – Allen Company
   President & Chief Executive Officer

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      Director
   
   B. Bank
      Director
   
   C. Other Business Company
      Allen Company – President & Chief Executive Officer

4. NUMBER OF SHARES & PERCENTAGES
   A. Bank Holding Company
      100 Shares - .1738%
   
   B. Bank
      None
   
   C. Other Business
      100%
REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS
   R. Douglas Naylor
   Blanchester, Ohio

2. PRINCIPAL OCCUPATION
   Banker

3. TITLE OF POSITION WITH
   A. Bank Holding Company
      President & C.E.O.

   B. Bank
      President & C.E.O.

   C. Other Business Company
      None

4. NUMBER OF SHARES & PERCENTAGE
   A. Bank Holding Company
      100 shares - .1738%

   B. Bank
      None

   C. Other Business
      None