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.

I, Paul Wreede (President of The Peoples Bank)
Name of the Holding Company Director and Official
Director Peoples Bancshares
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
02/14/2014
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 1427734
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2013
Month / Day / Year

Reporters’ Name, Street, and Mailing Address
Peoples Bancshares of Gambier Inc
103 E Wiggin St PO Box 151
Gambier OH 43022
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Alicia Freeman Vice President Finance
Name Title
740-427-2101
Area Code / Phone Number / Extension
740-427-3106
Area Code / FAX Number
alicia@rrohio.com
E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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 (7100-0297), Washington, DC 20503.
Annual shareholders meeting is 4-16-2014. Will send report then.

PEOPLES BANCSHARES OF GAMBIER, INC
103 E. WIGGIN STREET - BOX 151
GAMBIER, OH 43022 Inc. Ohio

Owns 100% of both The Peoples Bank and Peoples Financial Services, LLC (Managing Member)

THE PEOPLES BANK
103 E. WIGGIN STREET- BOX 151
GAMBIER, OH 43022
INC: OH 1920

PEOPLES FINANCIAL SERVICES, LLC, BOX151,
GAMBIER, OH 43022
INC: OH 2008 (FRY 10 - 2010)

MT. VERNON BRANCH (East)
OPENED: 8-2003
11423 UPPER GILCHRIST ROAD
MOUNT VERNON, OH
KNOX COUNTY, USA
43050
FULL-SERVICE

MT. VERNON BRANCH (South)
OPENED 12-2013
1051 NEWARK ROAD
MOUNT VERNON, OH
KNOX COUNTY, USA
43050
FULL-SERVICE (FRY10 in process)

1. (A), (B), (C)

Mary Ellen Schaefer,
Lutherville, MD USA
US CITIZEN 4580 shares – 24%
Common

Ramser F.L.P. LTD.
Mt. Vernon, OH USA
US CITIZEN 1000 shares – 6%
Common

Peoples Bancshares of Gambier
US ENTITY 4333 shares – 22%
2. NONE (A),(B),(C).  3. NONE

REPORT ITEM 4 (1),(2),(3), (a),(b),(c), - (4), (a),(b),(c)

(1.) **Mary Ellen Schaefer** (Principal Shareholder)
    Lutherville, MD USA
(2.) Housewife – Contract review for Coca-Cola
(3)(a) NA
(3)(b) NA
(3)(c) None
(4)(a) 24%
(4)(b) None
(4)(c) None

(1.) **Mark Ramser**, (Principal Shareholder)
    Gambier, OH USA
(2.) Gas line Transmission Company - Owner
(3)(a) NA
(3)(b) NA
(3)(c) First Knox National Bank – Subsidiary of Park National Bank
(4)(a) 06%
(4)(b) None
(4)(c) None, other than companies owned by him or family related to Gas line transmissions.

(1.) **Claude Gates**, (Director)
    Gambier, OH USA
(2.) Wholesale Groceries
(3)(a) Director, Peoples Bancshares, Inc.
(3)(b) Director, The Peoples Bank
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None
(1.) Robert Heasley, (Director)
    Gambier, OH USA
(2.) Paper Products, Retired
(3)(a) Director, Peoples Bancshares, Inc.
(3)(b) Director, The Peoples Bank
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) Joan E. Jones, (Director) Retired to part-time 8-2009
    Howard, OH USA
(2.) NA
(3)(a) *Director, President/CEO/Secretary of the Board, Peoples Bancshares, Inc.
(3)(b) *Director, Secretary of the Board
(3)(c) Trustee, Knox Community Hospital
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) Stephen D. Mullendore, (Director, Chairman of Board)
    Gambier, OH USA
(2.) Realtor/Broker – Coldwell Banker’s
(3)(a) Director
(3)(b) Director
(3)(c) Partner, Coldwell Banker’s and Alliance Homes
(4)(a) 2%
(4)(b) None
(4)(c) Coldwell Banker’s – 60% and Alliance Homes – 33%

(1.) John I. Horn, (Director, retired 4-2013 to Director Emeritus)
    Howard, OH USA
(2.) Grain Farmer
(3)(a) Director
(3)(b) Director
(3)(c) None
(4)(a) Less than 1%
(4)(b) None
(4)(c) None
(1.) Sally A. Nelson, (Director) 1-1-11
   Gambier, OH USA
(2.) Owner, Nelson and Nelson CPA
(3)(a) Director
(3)(b) Director
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) Tamara Woods, (Director)
   Mt. Vernon, OH USA
(2.) School Board Clerk
(3)(a) Director
(3)(b) Director
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) Paul G. Wreede, (Director 4-10)
   Howard, OH USA
(2.) President/CEO
(3.)
   A. None
   B. None
   C. None
(4.)
   A. None
   B. None
   C. None

Executive Officers of The Peoples Bank

(1.) Randall Kennedy
   Gambier, OH USA
(2.) VP/COO
(3.)
   A - Same
   B - None
   C - None
(4.)
   A - None
   B - None
   C - None
(1.) Jean Coe  
    Howard, OH USA  
(2.) VP  
(3.)  
    A - Same  
    B - None  
    C - None  
(4.)  
    A - None  
    B - None  
    C - None  

(1.) Alicia Freeman  
    Mt. Vernon, OH USA  
(2.) VP  
(3.)  
    A - Same  
    B - None  
    C - None  
(4.)  
    A - None  
    B - None  
    C - None