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.

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. Douglas Stewart
Name of the Holding Company Director and Official
Director, Chief Executive Officer, President
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 281, 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
09/16/2014

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: 3628641
C.I.: 

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2014

Month / Day / Year

Reporter's Name, Street, and Mailing Address
Peoples-Sidney Financial Corporation
P.O. Box 727
(Mailing Address of the Holding Company) Street / P.O. Box
Sidney, OH 45365
Cty State Zip Code

Physical location (if different from mailing address)
101 E. Court St., Sidney, OH 45365

Person to whom questions about this report should be directed:
Debra Geuy VP, Chief Financial Officer
Name Title
937-492-6129 Area Code / Phone Number / Extension
937-498-4554 Area Code / FAX Number
dgeuy@peoplesfederalsandl.com E-mail Address
PEOPLESFEDERALSANDL.COM 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."
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 Cleveland Reserve Bank, one copy is enclosed.

2a: Organization Chart

2b: Domestic branch listing submitted early via email to the Cleveland Federal Reserve Bank on September 12, 2014.
### Report Item 3: Securities holders

**(1)(a)(b)(c)**

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 06-30-13.

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation Securities</th>
<th>(1)(c) Number and Percentage of Each Class of Voting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Douglas Stewart</td>
<td>USA</td>
<td>91,772 – 7% Common</td>
</tr>
</tbody>
</table>

**(2)(a)(b)(c)**

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 ended 06-30-13.

<table>
<thead>
<tr>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation Securities</th>
<th>(2)(c) Number and Percentage of Each Class of Voting</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title with Holding Company</th>
<th>(3)(b) Title with Subsidiaries (includes names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (includes names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (includes names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Douglas Stewart Sidney, OH USA</td>
<td>N/A</td>
<td>Director &amp; CEO, President</td>
<td>Director &amp; CEO, President</td>
<td>N/A</td>
<td>7%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>David Fogyt Sidney, OH USA</td>
<td>N/A</td>
<td>VP-Operations</td>
<td>Vp-Operations</td>
<td>N/A</td>
<td>4%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Debra Geuy Sidney, OH USA</td>
<td>N/A</td>
<td>VP, CFO &amp; Treasurer</td>
<td>VP, CFO &amp; Treasurer</td>
<td>N/A</td>
<td>3%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Gary Fullenkamp Sidney, OH USA</td>
<td>N/A</td>
<td>VP-Mort. Loans, Secretary</td>
<td>VP-Mort Loans, Secretary</td>
<td>N/A</td>
<td>3%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders (Continued)
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

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<tr>
<td>Richard Martin Sidney, OH USA</td>
<td>CPA</td>
<td>Director &amp; Chairman</td>
<td>N/A</td>
<td>4%</td>
<td>None</td>
</tr>
<tr>
<td>James Kerber Sidney, OH USA</td>
<td>CPA</td>
<td>Director</td>
<td>Owner James W. Kerber CPA Firm</td>
<td>3%</td>
<td>None</td>
</tr>
<tr>
<td>Harry Faulkner Sidney, OH USA</td>
<td>Lawyer</td>
<td>Director</td>
<td>Partner Faulkner, Garmhausen, Keister &amp; Shenk LPA</td>
<td>1%</td>
<td>None</td>
</tr>
<tr>
<td>Jeffery Sargeant Sidney, OH USA</td>
<td>Insurance</td>
<td>Director</td>
<td>Owner &amp; President Community Ins Group, Ltd.</td>
<td>0.2%</td>
<td>None</td>
</tr>
</tbody>
</table>

(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held).
Form FR Y-6
Peoples-Sidney Financial Corporation
Fiscal Year Ended June 30, 2014

Report Item 4: Insiders (Continued)
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

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</thead>
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<td>Devon Beer Sidney, OH USA</td>
<td>Fresh-cut producer &amp; distributor</td>
<td>Director</td>
<td>Director</td>
<td>VP-Finance &amp; CFO Fresh Unlimited Inc.</td>
<td>0.1%</td>
<td>None</td>
</tr>
</tbody>
</table>

There are no “Principal” securities holders.
<table>
<thead>
<tr>
<th>Date Action</th>
<th>Date of Event</th>
<th>Branch Name</th>
<th>Branch Code</th>
<th>Branch Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2020</td>
<td>01/01/2020</td>
<td>Main Branch</td>
<td>100</td>
<td>Full Service</td>
</tr>
<tr>
<td>01/01/2020</td>
<td>01/01/2020</td>
<td>North Branch</td>
<td>200</td>
<td>Full Service</td>
</tr>
<tr>
<td>01/01/2020</td>
<td>01/01/2020</td>
<td>South Branch</td>
<td>300</td>
<td>Full Service</td>
</tr>
</tbody>
</table>

Notes:
- The data is as of 01/01/2020.
- Branch types: Full Service, Limited Service, No Service
- The table above includes all branches.
- Branch codes are used for identification purposes.

Validation:
- The data in the table is accurate as of the effective date.
- The branches listed are all active branches.
- Branch codes are unique for each branch.

Actions:
- Update branch codes if changes occur.
- Verify the data against the effective date.
- Ensure all branches are correctly identified.

Instructions:
- Review the table for any missing or incorrect data.
- Confirm the accuracy of the dates and branch names.
- Update the file if any changes are found.

Reference:
- The source for the data is the official database maintained by the institution.
- The table includes all branches as of the effective date.