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 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
09/14/2015
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: 38286043
C.I.:

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2015
Month / Day / Year

None
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Peoples-Sidney Financial Corporation

P.O. Box 727
(Sidney, OH 45365)

101 E. Court St., Sidney, Ohio 45365
(Mailing Address of the Holding Company) Street / P.O. Box

City
Sidney

State
OH

Zip Code
45365

Person to whom questions about this report should be directed:
Debra Geuy
Name
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
☐ 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

10/2014
Form FR Y-6

Peoples-Sidney Financial Corporation
Sidney, Ohio
Fiscal Year Ended June 30, 2015

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

[Diagram of organizational structure]

2b: Domestic branch listing submitted early via email to the Cleveland Federal Reserve Bank on September 10, 2015.
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 06-30-15.

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation Securities</td>
<td>Number and Percentage of Each Class of Voting</td>
</tr>
<tr>
<td>Douglas Stewart</td>
<td>USA</td>
<td>93,556 – 8% 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 06-30-15.

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation Securities</td>
<td>Number and Percentage of Each Class of Voting</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6  
Peoples-Sidney Financial Corporation  
Fiscal Year Ended June 30, 2015

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 &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (includes names of subsidiaries)</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>8%</td>
<td>None</td>
</tr>
<tr>
<td>David Fogt, 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>
</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>
</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>
</tr>
</tbody>
</table>
Report Item 4: Insiders (Continued)  
(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 &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position 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>
</tr>
</thead>
<tbody>
<tr>
<td>Richard Martin Kerber, Sidney, OH USA</td>
<td>CPA</td>
<td>Director &amp; Chairman</td>
<td>N/A</td>
<td>4%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>James Kerber, Sidney, OH USA</td>
<td>CPA</td>
<td>Director</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>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>Director</td>
<td>Owner &amp; President Community Ins Group, Ltd.</td>
<td>0.2%</td>
<td>None</td>
</tr>
<tr>
<td>(1) Name, City, State Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (includes names of subsidiaries)</td>
<td>(3)(c) Title &amp; Position with Other Businesses (includes names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Holding Company</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiaries (includes names of subsidiaries)</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------------------------------------------------</td>
<td>---------------------------------</td>
<td>------------------------------------------------</td>
<td>------------------------------------------------</td>
<td>--------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Devon Beer</td>
<td>Fresh-cut producer &amp; distributor</td>
<td>Director</td>
<td>Director</td>
<td>President &amp; COO</td>
<td>0.1%</td>
<td>None</td>
</tr>
<tr>
<td>Sidney, OH USA</td>
<td></td>
<td></td>
<td></td>
<td>Fresh Unlimited Inc.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

There are no “Principal” securities holders.
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID-DE SSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM**</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID-ASS*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>21010794</td>
<td>PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>205 E COURT ST</td>
<td>SIDNEY</td>
<td>OH</td>
<td>45365</td>
<td>SHELBY</td>
<td>UNITED STATES</td>
<td>042477</td>
<td>042477</td>
<td>PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>210779</td>
<td></td>
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</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>21062010</td>
<td>ANNA BRANCH</td>
<td>400 SOUTH PIKE STREET</td>
<td>ANNA</td>
<td>OH</td>
<td>45322</td>
<td>SHELBY</td>
<td>UNITED STATES</td>
<td>037835</td>
<td>037835</td>
<td>PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>210779</td>
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<td></td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>21062011</td>
<td>JACKSON CENTER BRANCH</td>
<td>315 EAST PIKE STREET</td>
<td>JACKSON CENTER</td>
<td>OH</td>
<td>45334</td>
<td>SHELBY</td>
<td>UNITED STATES</td>
<td>037836</td>
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<td></td>
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</tr>
<tr>
<td>OK</td>
<td>Limited Service</td>
<td>31070102</td>
<td>DRIVE UP BRANCH</td>
<td>332 SOUTH OHIO AVENUE</td>
<td>SIDNEY</td>
<td>OH</td>
<td>45365</td>
<td>SHELBY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION</td>
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<td></td>
<td></td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>31062013</td>
<td>WALMART BRANCH</td>
<td>1400 WEST MICHIGAN AVENUE</td>
<td>SIDNEY</td>
<td>OH</td>
<td>45365</td>
<td>SHELBY</td>
<td>UNITED STATES</td>
<td>464430</td>
<td>464430</td>
<td>PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>210779</td>
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</tbody>
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