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.

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.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2017
Month / Day / Year

N/A
Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

Peoples-Sidney Financial Corporation
Legal Title of Holding Company
P.O. Box 727
(Mailing Address of the Holding Company) Street / P.O. Box
Sidney OH 45365
City 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:
Cheryl Gehret
VP, CFO
Name Title
937-492-6129
Area Code / Phone Number / Extension
937-498-4554
Area Code / FAX Number
cgehret@peoplesfederalsandi.com
E-mail Address
peoplesfederalsandi.com
Address (URL) for the Holding Company's web page

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.
38286_043

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☑ No t=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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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 (7000-0297), Washington, DC 20503.

12/2016
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 20, 2017.
Reconciliation and Verification Steps

1. In the Name Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the data in the Effective Date column.

Actions

- **Close**: If the branch information is correct, enter "Close" in the Data Action column. Changes or deletions of branches or locations, enter "Close" in the Data Action column and the date when this information first became valid in the Effective Date column.
- **Close**: If a branch is closed or revised, enter "Close" in the Data Action column and the date of closure in the Effective Date column.
- **Detect**: If a branch is merged with another branch of this reporting institution, enter "Detect" in the Data Action column.

Note: If a branch is merged with another branch of the same institution, enter "Detect" in the Data Action column and the merging or acquisition date in the Effective Date column.

Subsection: This list, you may need to adjust your page setup in the Print Preview, to achieve the intended page layout, and for legal-sized paper.

Subsection: You are required to send a valid copy to your HR contact. See the detailed instructions on this site for more information.

If you are printing this to your HR contact, put your notification name, city and state in the subject line of the email.

Notes: The HR 90-20 reporting requirements, you must submit FR 90-20 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Detach, or Add.

The HR 90-20 report may be submitted in a hardcopy format or via the FR 90-20 Online application - https://filedata.occ.gov.

<table>
<thead>
<tr>
<th>Name Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID, REG**</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 USPS**</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID, REG**</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>DC</td>
<td>Full Service</td>
<td>280873</td>
<td>000000</td>
<td>CLEVELAND</td>
<td>00000000000000</td>
<td>000</td>
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</tbody>
</table>
**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 06-30-17.

<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</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Douglas Stewart</td>
<td>USA</td>
<td>97,092 – 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 06-30-17.

<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</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<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 &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>
<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>Debra Geuy, Sidney, OH USA</td>
<td>N/A</td>
<td>Director, CEO &amp; President</td>
<td>N/A</td>
<td>3.0%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Steven Goins, Sidney, OH USA</td>
<td>N/A</td>
<td>VP-IT &amp; HR</td>
<td>N/A</td>
<td>1.7%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Cheryl Gehret, Sidney, OH USA</td>
<td>N/A</td>
<td>VP, CFO</td>
<td>N/A</td>
<td>0.2%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Gary Fullenkamp, Sidney, OH USA</td>
<td>N/A</td>
<td>VP-Mtg. Loans, Secretary</td>
<td>N/A</td>
<td>3.0%</td>
<td>None</td>
<td>N/A</td>
<td></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>
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</thead>
<tbody>
<tr>
<td>Joshua Buehler, Sidney, OH USA</td>
<td>N/A</td>
<td>VP-Lending &amp; Collections</td>
<td>VP-Lending &amp; Collections</td>
<td>N/A</td>
<td>0.4%</td>
<td>None</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>3.0%</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>2.3%</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>
</tbody>
</table>
Form FR Y-6  
Peoples-Sidney Financial Corporation  
Fiscal Year Ended June 30, 2017

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

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<tr>
<td>Devon Beer  Sidney, OH USA</td>
<td>Fresh-cut producer &amp; distributor</td>
<td>Director</td>
<td>Director</td>
<td>President &amp; COO Fresh Unlimited Inc.</td>
<td>0.1%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Douglas Stewart  Sidney, OH USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>7.8%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard Martin  Sidney, OH USA</td>
<td>CPA</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman</td>
<td>N/A</td>
<td>4.6%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

There are no “Principal” securities holders.