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. §§ 3108(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.

I, Keith T. Selhorst

Name of the Holding Company Director and Official

Director & Treasurer

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
03/20/2019

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

X included with the FR Y-6 report

will be sent under separate cover

is not prepared

For Federal Reserve Bank Use Only

RSDD ID
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, or an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company’s fiscal year-end):

December 31, 2018

Month / Day / Year

N/A

Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Peoples Holding Company, Inc.

Legal Title of Holding Company

112-114 West Main St., P.O. Box 110

(Mailing Address of the Holding Company Street / P.O. Box

Coldwater OH 45828

City State Zip Code

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Keith T. Selhorst

Name Title

Treasurer

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

www.pbcbank.com

Is confidential treatment requested for any portion of this report submission? Yes No

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 (7100-0297), Washington, DC 20503.
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 appropriate Reserve Bank, one original report is enclosed herewith.

2a: Organizational Chart

```
People's Holding Company, Inc.
Coldwater, OH
Incorporated in Ohio

100%

The Peoples Bank Co.
Coldwater, OH
Incorporated in Ohio
```

Unless noted otherwise, neither entity has an LEI.

2b: Domestic branch listing provided to the Federal Reserve Bank via email on March 12, 2019
**Results:** A list of branches for your depository institution: PEOPLES BANK CO., THE (ID_RSSD: 702911).

This depository institution is held by PEOPLES HOLDING COMPANY, INC. (2684543) of COLDWATER, OH.

The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

**Reconciliation and Verification Steps**

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

**Actions**

- **OK:** If the branch information is correct, enter ‘OK’ in the Data Action column.
- **Change:** If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the Data Action column and the date when this information first became valid in the Effective Date column.
- **Delete:** If a branch listed was never owned by this depository institution, enter ‘Delete’ in the Data Action column.
- **Add:** If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the Data Action column and the opening or acquisition date in the Effective Date column.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</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_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>702951</td>
<td>PEOPLES BANK CO., THE</td>
<td>112 WEST MAIN STREET</td>
<td>COLDWATER</td>
<td>OH</td>
<td>45828</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK CO., THE</td>
<td>702911</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>74515</td>
<td>BURKETTSVILLE BRANCH</td>
<td>11 EAST MAIN STREET</td>
<td>BURKETTSVILLE</td>
<td>OH</td>
<td>45828</td>
<td>Not Required</td>
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<td>PEOPLES BANK CO., THE</td>
<td>702911</td>
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</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>2443759</td>
<td>EAST WAYNE STREET BRANCH</td>
<td>535 EAST WAYNE STREET</td>
<td>CELINA</td>
<td>OH</td>
<td>45828</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK CO., THE</td>
<td>702911</td>
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</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>942611</td>
<td>WEST LOGAN BRANCH</td>
<td>309 WEST LOGAN STREET</td>
<td>CELINA</td>
<td>OH</td>
<td>45822</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK CO., THE</td>
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</tr>
<tr>
<td>OK</td>
<td>Limited Service</td>
<td>197511</td>
<td>DRIVE IN BRANCH</td>
<td>405 WEST NORTH STREET</td>
<td>COLDWATER</td>
<td>OH</td>
<td>45828</td>
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<td>Not Required</td>
<td>PEOPLES BANK CO., THE</td>
<td>702911</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>2755078</td>
<td>ROCKFORD BRANCH</td>
<td>100 NORTH MAIN STREET</td>
<td>ROCKFORD</td>
<td>OH</td>
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<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK CO., THE</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3668924</td>
<td>SAINT MARYS BRANCH</td>
<td>1510 KISHLER DRIVE</td>
<td>SAINT MARYS</td>
<td>OH</td>
<td>45885</td>
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<td>PEOPLES BANK CO., THE</td>
<td>702911</td>
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<td></td>
</tr>
</tbody>
</table>

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018

<table>
<thead>
<tr>
<th>(1)(a) Name</th>
<th>(1)(b) Country of Citizenship</th>
<th>(1)(c) Number &amp; % of Each Class of Voting Securities</th>
<th>(2)(a) Name</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number &amp; % of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>(2) Principal Occupation</th>
<th>(3)(a) Title &amp; Position with Bank Holding Co.</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Voting Shares</th>
<th>(4)(b) % Voting Shares Bank Holding Co.</th>
<th>(4)(c) % Voting Shares Subsidiaries</th>
<th>Other Companies &amp; Voting Securities Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jack A. Hartings</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>Director &amp; President Cashier &amp; CEO (The Peoples Bank Co.)</td>
<td>N/A</td>
<td>1.5%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Keith T. Selhorst</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director EVP, Treas &amp; CFO (The Peoples Bank Co.)</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Lynnette A. Hoyng</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>Secretary</td>
<td>Board Secretary (The Peoples Bank Co.)</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Brian J. Hogenkamp</td>
<td>Coldwater, OH, USA</td>
<td>NJ Hogenkamp Sons, Inc.</td>
<td>Director</td>
<td>Director (The Peoples Bank Co.)</td>
<td>President &lt;1%</td>
<td>None</td>
<td>NJ Hogenkamp Sons, Inc. (90%)</td>
<td>Hogenkamp Monuments (100%)</td>
<td>NJ Hogenkamp Prop (100%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Funeral Director</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NJ Hogenkamp Monuments (90%)</td>
<td>Hogenkamp Monuments (100%)</td>
<td>NJ Hogenkamp Prop (100%)</td>
</tr>
<tr>
<td>Stephen P. Lefeld</td>
<td>Coldwater, OH, USA</td>
<td>Kenn-Feld Group, LLC</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman (The Peoples Bank Co.)</td>
<td>Sales Manager &lt;1%</td>
<td>None</td>
<td>Kenn-Feld Group, LLC (2%)</td>
<td>Lefeld Implement, Inc. (4%)</td>
<td>Lefeld Bros., LLC (1%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Farm Implement Dealer Group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Kenn-Feld Group, LLC (2%)</td>
<td>Lefeld Implement, Inc. (4%)</td>
<td>Lefeld Bros., LLC (1%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lefeld Implement, Inc.-Repair &amp; Sales</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Kenn-Feld Group, LLC (2%)</td>
<td>Lefeld Implement, Inc. (4%)</td>
<td>Lefeld Bros., LLC (1%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lefeld Bros., LLC - Grain Farming Operation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Kenn-Feld Group, LLC (2%)</td>
<td>Lefeld Implement, Inc. (4%)</td>
<td>Lefeld Bros., LLC (1%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lefeld Farms, LLC - Land/Real Property Holding Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Kenn-Feld Group, LLC (2%)</td>
<td>Lefeld Implement, Inc. (4%)</td>
<td>Lefeld Bros., LLC (1%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lefeld Properties LLC - Business Real Estate owner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Kenn-Feld Group, LLC (2%)</td>
<td>Lefeld Implement, Inc. (4%)</td>
<td>Lefeld Bros., LLC (1%)</td>
</tr>
<tr>
<td>Jeffrey Montfort</td>
<td>Mendon, OH, USA</td>
<td>Fort, Inc. Fast Food Franchise</td>
<td>Director</td>
<td>Director (The Peoples Bank Co.)</td>
<td>President &lt;1%</td>
<td>None</td>
<td>Fort, Inc. (50%)</td>
<td>JMKA Properties, LLC (25%)</td>
<td>None</td>
</tr>
<tr>
<td>James C. Siefing</td>
<td>Coldwater, OH, USA</td>
<td>Siefing &amp; Associates CPAs Accounting</td>
<td>Director</td>
<td>Director (The Peoples Bank Co.)</td>
<td>President &lt;1%</td>
<td>None</td>
<td>Siefing &amp; Associates CPAs Inc (100%)</td>
<td>Sacramento Dev Med, Inc. (50%)</td>
<td>New Greenville Enterprises, LLC (9.5%)</td>
</tr>
<tr>
<td>V. J. Westerheide</td>
<td>Coldwater, OH, USA</td>
<td>S&amp;K Products Company Metal Products Manufacturer</td>
<td>Director</td>
<td>Director (The Peoples Bank Co.)</td>
<td>President &lt;1%</td>
<td>None</td>
<td>S&amp;K Products Company</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Richard A. Werling</td>
<td>Fort Recovery, OH, USA</td>
<td>Werling &amp; Sons, Inc. Meat Processor</td>
<td>Director</td>
<td>Director (The Peoples Bank Co.)</td>
<td>President &lt;1%</td>
<td>None</td>
<td>Werling &amp; Sons, Inc. (50%)</td>
<td>Werling Farms, Inc. (50%)</td>
<td>Werling Brothers LLC (50%)</td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders (continued)

<table>
<thead>
<tr>
<th>(1) Name</th>
<th>(2) City, State, Country</th>
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<th>(3)(b) Title &amp; Position with Bank Holding Co.</th>
<th>(3)(c) Title &amp; Position with Subsidiaries</th>
<th>(4)(a) % Voting Shares Bank Holding Co.</th>
<th>(4)(b) % Voting Shares Subsidiaries</th>
<th>(4)(c) Other Companies &amp; Voting Securities Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daniel R. Browning</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>CW Investment Club</td>
<td>SCAFarms LLC (45%)</td>
<td>Coldwater, OH, USA</td>
</tr>
<tr>
<td>Kimberly A. Bruns</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Coldwater, OH, USA</td>
</tr>
<tr>
<td>Terry J. Pottiotter</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Coldwater, OH, USA</td>
</tr>
<tr>
<td>Steven J. Schmidt</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Coldwater, OH, USA</td>
</tr>
<tr>
<td>Susan V. Kremer</td>
<td>Coldwater, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Coldwater, OH, USA</td>
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