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, and 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):
June 30, 2018

N/A

Report’s Name, Street, and Mailing Address

PEOPLES-SIDNEY FINANCIAL CORPORATION

Legal Title of Holding Company

PO BOX 727

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

SIDNEY

OH

45365

City

State

Zip Code

101 E COURT ST, SIDNEY, OH 45365

Physical Location (if different from mailing address)

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@PEOPLESFEDERALSANGL.COM

E-mail Address

PEOPLESFEDERALSANGL.COM

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

Is confidential treatment requested for any portion of this report submission? .......................... 0=No 1=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 .................................. 0

2. a letter justifying this request has been provided separately …............................................. 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "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 August 31, 2018.
Results: A list of branches for your depository institution: PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION (ID_RSSD: 210779).
This depository institution is held by PEOPLES-SIDNEY FINANCIAL CORPORATION (3828643) of SIDNEY, OH.
The data are as of 06/30/2018. Data reflects information that was received and processed through 07/05/2018.

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.

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.

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 UNINUM, 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>State Address</th>
<th>Zip Code</th>
<th>State</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>210779</td>
<td>PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION</td>
<td>101 E. COURT ST</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2949439</td>
<td>ANNA BRANCH</td>
<td>403 SOUTH PIKE STREET</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2949457</td>
<td>JACKSON CENTER BRANCH</td>
<td>115 6007 PIKE STREET</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4370281</td>
<td>DRIVE UP BRANCH</td>
<td>235 SOUTH OHIO AVENUE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3836376</td>
<td>WALMART BRANCH</td>
<td>2400 WEST MICHIGAN AVENUE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</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 06-30-18.

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<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 06-30-18.

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</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 &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>
</tr>
</thead>
<tbody>
<tr>
<td>Debra Geuy, Sidney, OH USA</td>
<td>Director, CEO &amp; President</td>
<td>Director, CEO &amp; President</td>
<td>N/A</td>
<td>3.1%</td>
<td>None</td>
</tr>
<tr>
<td>Steven Goins, Sidney, OH USA</td>
<td>VP-IT &amp; HR</td>
<td>VP-IT &amp; HR</td>
<td>N/A</td>
<td>1.8%</td>
<td>None</td>
</tr>
<tr>
<td>Cheryl Gehret, Sidney, OH USA</td>
<td>VP, CFO &amp; Secretary</td>
<td>VP, CFO &amp; Secretary</td>
<td>N/A</td>
<td>0.2%</td>
<td>None</td>
</tr>
<tr>
<td>Gary Fullenkamp, Sidney, OH USA</td>
<td>VP-Mtg. Loans, VP-Mtg Loans,</td>
<td>N/A</td>
<td>3.1%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (includes names of subsidiaries)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (includes names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joshua Buehler, Sidney, OH USA</td>
<td>N/A</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>Owner James W. Kerber CPA Firm</td>
<td>3.1%</td>
<td>None</td>
</tr>
<tr>
<td>Harry Faulkner, Sidney, OH USA</td>
<td>Lawyer</td>
<td>Director</td>
<td>N/A</td>
<td>2.3%</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>0.6%</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)
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>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>
</tr>
<tr>
<td>Douglas Stewart Sidney, OH USA</td>
<td>N/A</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman</td>
<td>N/A</td>
<td>8.0%</td>
<td>None</td>
</tr>
</tbody>
</table>

There are no “Principal” securities holders.