

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

2014 MAR 18 A 10:43
 STATISTICS & ANALYSIS
 DEPARTMENT

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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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.

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

December 31, 2013

Month / Day / Year

I, Barron P. McCune, Jr

Reporter's Name, Street, and Mailing Address

CB Financial Services Inc

Name of the Holding Company Director and Official

Legal Title of Holding Company

President and CEO

100 N Market Street

Title of the Holding Company Director and Official

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

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.

<u>Carmichaels</u>	<u>PA</u>	<u>15320</u>
City	State	Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Linda Andrews Controller

Name Title
724-852-7246

Area Code / Phone Number / Extension

724-852-1672

Area Code / FAX Number

landrews@communitybank.tv

E-mail Address

www.communitybank.tv

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

Signature of Holding Company Director and Official

02/28/2014

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 3333718
 C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

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."

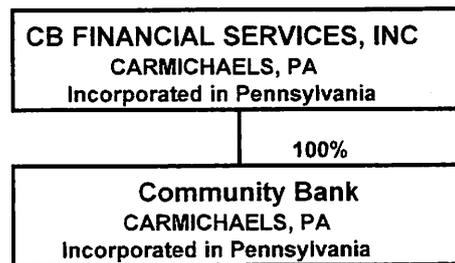
No

Handwritten initials and date: 2/21

FORM FR Y-6
CB FINANCIAL SERVICES, INC
CARMICHAELS, PA
FISCAL YEAR ENDING DECEMBER 31, 2013

Report Item 1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. Two copies are enclosed

Report Item 2a: Organizational Chart



Report Item 2b: Domestic Branch Listing

emailed to structure@clev.frb.org on
2/21/2014

Results: A list of branches for your depository institution: COMMUNITY BANK (C) RSSD: 371924
 This depository institution is held by CB FINANCIAL SERVICES, INC. (1333746) FICASS: AEE-04
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

Recognition 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.
Close: If a branch listed was sold or closed, enter "Close" in the Data Action column and the sale or closure date 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://10online.federalreserve.gov>

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

Data Action	Effective Date	Branch Service Type	Branch ID / RSSD*	Popular Name	Street Address	City	State	Zip Code	County	County	FDIC UNNUM*	Office Number*	Head Office	Head Office ID / RSSD*	Comments
OK		Full Service (Head Office)	371924	COMMUNITY BANK	100 NORTH MARKET STREET	CARRIAGEVILLE	PA	15220	GREENE	UNITED STATES	3046	0	COMMUNITY BANK	371924	
OK		Full Service	7962278	SOUTHPOINTE OFFICE	325 SOUTHPOINTE BLVD, SUITE 100	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES	359935	10	COMMUNITY BANK	371924	
OK		Full Service	2149707	WATERDAM CENTRE BRANCH	4139 WASHINGTON ROAD	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES	216803	7	COMMUNITY BANK	371924	
OK		Full Service	691323	CLAYSVILLE BRANCH	200 MAIN ST	CLAYSVILLE	PA	15223	WASHINGTON	UNITED STATES	212267	8	COMMUNITY BANK	371924	
OK		Limited Service	172426	DRIVE-IN BRANCH	1983 SOUTH EIGHTY EIGHT ROAD	GREENSBORO	PA	15338	GREENE	UNITED STATES	216798	1	COMMUNITY BANK	371924	
OK		Full Service	2134048	BROOKLINE OFFICE	714 BROOKLINE BLVD	PITTSBURGH	PA	15226	ALLEGHENY	UNITED STATES	279195	12	COMMUNITY BANK	371924	
OK		Full Service	114430	POWELL OFFICE	3471 WEST ROY FURMAN HIGHWAY	ROGERSVILLE	PA	15359	GREENE	UNITED STATES	216601	4	COMMUNITY BANK	371924	
OK		Full Service	7906861	WASHINGTON MALL OFFICE	201 OAK SPRING ROAD WASHINGTON MALL	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	334471	9	COMMUNITY BANK	371924	
OK		Full Service	1161225	WASHINGTON OFFICE	65 WEST CHESTNUT ST	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	217001	6	COMMUNITY BANK	371924	
OK		Full Service	403124	CENTRAL BRANCH	100 MILLER LANE	WAYNESBURG	PA	15370	GREENE	UNITED STATES	216800	3	COMMUNITY BANK	371924	
OK		Full Service	114872	WAYNESBURG BRANCH	30 WEST GREENE ST	WAYNESBURG	PA	15370	GREENE	UNITED STATES	216799	2	COMMUNITY BANK	371924	

FORM FR Y-6
CB FINANCIAL SERVICES, INC
FISCAL YEAR ENDING DECEMBER 31, 2013

Report Item 3: Security Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2013:

3.1a Name & Address	3.1b Country of Citizenship or Incorporation	3.1c Number and Percentage of Each Class of Voting Securities
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None

Securities holders not listed in 3.1a through 3.1c that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2013:

3.2a Name & Address	3.2b Country of Citizenship or Incorporation	3.2c Number and Percentage of Each Class of Voting Securities
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None

FORM FR Y-6
 CB FINANCIAL SERVICES, INC
 FISCAL YEAR ENDING DECEMBER 31, 2013

Report Item 4: Insiders

4.1 Names & Address	4.2 Principal Occupation If other than with Bank Holding Company	4.3a Title & Position with Bank Holding Company	4.3b Title & Position with Subsidiaries	4.3c Title & Position with Other Businesses	4.4a Percentage of Voting Shares In Bank Holding Company	4.4b Percentage of Voting Shares In Subsidiaries	4.4c List names of other companies (Include partnerships) If 25% or more of voting securities are held
John H. Bally Carmichaels, PA	Retired	Director	Director	N/A	0.68%		HAB LP - 26%
Karl G. Bally Waynesburg, PA	Real Estate - Coldwell Banker Bally Real Estate Agency Rental Properties - Consumer Building Account	Director	Director	Bally Real Estate Agency - Real Estate Broker/Appraiser Partner - Consumer Building Account	0.79%		Consumer Building Account - 50%
Mark E. Fox Waynesburg, PA	Automobile Dealership Fox Ford, Inc Fox Land Co & Fox Land LLC - Commercial Rentals	Director	Director Audit Committee - Chairman	President - Fox Ford, Inc	0.30%		Fox Ford, Inc - 61% Fox Land Company - 25% Fox Land Company, LLC - 26%
Charles R. Guthrie McMurray, PA	Accounting & Consulting Guthrie Belczyk & Associates, P.C.	Director	Director	President - Guthrie, Belczyk & Associates, P.C.	0.28%		Guthrie, Belczyk & Associates, P.C. - 50% GB Financial Services, Inc - 50%
William C. Groves Carmichaels, PA	Investment Properties Hault Trucking, Inc Cumberland Township Supervisor Fairdale Enterprises Inc	Director	Director	President Hault Trucking, Inc President Cumberland Township Board	0.66%		Hault Trucking, Inc - 100%
Joseph N. Headlee Waynesburg, PA	Commercial Rentals Headlee Partnership Retail Sales - Wayne Lumber Co	Director	Director	Partner - both Wayne Lumber Company Headlee Partnership	0.67%		Wayne Lumber Company - 50% Headlee Partnership - 25%
Barron P. McCune, Jr. Scenery Hill, PA	N/A	Director Vice Chairman President & CEO	Director Vice Chairman President & CEO	N/A	2.23%		None
David F. Pollock Waynesburg, PA	Attorney Pollock Morris, LLC Real Estate Development - P&S Development LLC Rental Properties - Pollock, David & Hammers, Jay S. Pollock Children's Trust - oil & gas interests Bunker Hill, LLP - real estate	Director	Director	Managing Partner - both Pollock Morris, LLC P&S Development, LLC Partner - Pollock, David & Hammers, Jay S. Trustee - Pollock Children's Trust Partner - Bunker Hill LLP	1.26%		Pollock Morris, LLC - 50% P&S Development, LLC - 50% Pollock Children's Trust - 25% Pollock, David & Hammers, Jay S. - 50% Bunker Hill, LLP - 25%
R. J. Sommers, Jr. Waynesburgh, PA	N/A	Director Chairman of the Board	Director Chairman of the Board	N/A	0.68%		None
Ralph Burchianti Greensboro, PA	N/A	Sr VP Credit Administration	Sr VP Credit Administration	N/A	2.03%		None
Kevin Lemley Waynesburg, PA	N/A	Sr VP and CFP	Sr VP and CFO	N/A	0.05%		None