

Board of Governors of the Federal Reserve System



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.

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):

12/31/2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

FIRST BLANCHESTER BANSHARES, INC.

Legal Title of Holding Company

P.O. BOX 127

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

BLANCHESTER

City

OHIO

State

45107

Zip Code

121 EAST MAIN ST., BLANCHESTER, OH 45107
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

ERN WHITAKER

Name

VICE PRESIDENT

Title

(937) 783-2451

Area Code / Phone Number / Extension

(937) 783-4277

Area Code / FAX Number

ewhitaker@fnbblanchester.com

E-mail Address

Signature of Holding Company Director and Official

Erin Whitaker

Date of Signature

JANUARY 27, 2017

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.

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes
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	<input type="checkbox"/>
2. a letter justifying this request has been provided separately	<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."	

REPORT ITEM 1: ANNUAL REPORTS TO SHAREHOLDERS

- a) NO – NOT REGISTERED WITH SECURITIES & EXCHANGE COMMISSION
- b) ANNUAL REPORTS
 - 1. BALANCE SHEET – EXHIBIT 1
 - 2. INCOME STATEMENT – EXHIBIT 2
 - 3. STATEMENTS OF CHANGE IN STOCKHOLDERS EQUITY –EXHIBIT 3
 - 4. STATEMENT OF CASH FLOW – EXHIBIT 4

REPORT ITEM 2:

- 1) - ORGANIZATIONAL CHART – EXHIBIT 5
- 2) – NONE
- 3) - NONE
- a) – N/A
- b) – DOMESTIC BRANCH LISTING
- c) – N/A
- d) – N/A

REPORT ITEM 3: SHAREHOLDERS – EXHIBIT 6

- 1. - see EXHIBIT 6
- 2. - see EXHIBIT 6

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

REPORT II

ORGANIZATION: EXHIBIT 5

FIRST BLANCHESTER BANCSHARES, INC.
121 EAST MAIN STREET
BLANCHESTER, OHIO 45107
STATE OF INCORPORATION: OHIO

THE FIRST NATIONAL BANK OF BLANCHESTER
121 EAST MAIN STREET
BLANCHESTER, OHIO 45107
100% OWNED BY FIRST BLANCHESTER BANCSHARES, INC.
HOLDING COMPANY
STATE OF INCORPORATION: OHIO

LEI IS n/a

REPORT ITEM 3: SHAREHOLDERS – EXHIBIT 6

Section 1: Shareholders owning 5% or more of the bank holding company at the end of the fiscal year

a.) Ann F. Brown Trustee		
Ann Ferneau Brown Trust		
Russell E. Brown Trust		
Wilmington, OH		
b.) USA		
c.) 6,242 shares	10.85%	
a.) Donald Hadley, Trustee of Donald S. Hadley Descendants		
Pleasant Plain, Ohio		
b.) USA		
c.) 6,065 Shares	10.54%	
a.) Nancy Bates, Trustee of Harold Garrison Trust		
Hillsborough, CA		
b.) USA		
c.) 5,553 shares	9.65%	
a.) Jacqueline Osborne Mears		
Portage, Ohio		
b.) USA		
c.) 5,000 shares	8.69%	
a.) Dava Biehl		
Cincinnati, OH		
b.) USA		
c.) 3,500 shares	6.08%	
a.) Kenen Edgington		
Bigfork, MT		
b.) USA		
c.) 3,482 shares	6.05%	
a.) G. Thomas Penquite		
Blanchester, OH		
b.) USA		
c.) 3,271 shares	5.69%	
a.) Sarah E. Lowman		
Blanchester, OH		
b.) USA		
c.) 2,880 shares	5.01%	

Section 2.: Shareholders owning 5% or more during the year but not as of 12/31/16: N/A

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

Ann Ferneau Brown
Wilmington, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION

Retired

3. TITLE OF POSITION WITH

A. Bank Holding Company
Principal Shareholder

B. Bank
N/A

C. Other Business Company
N/A

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
3,219 -5.5946% The Ann Ferneau Brown Trust, Ann Brown, Trustee
3,023- 5.2540 The Russell E. Brown Trust, Ann F. Brown, Trustee
TOTAL 6,242- 10.8486%

B. Bank
None

C. Other Business
None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

Donald S. Hadley, Trustee of
Pleasant Plain, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION

Retired Business Owner

3. TITLE OF POSITION WITH

A. Bank Holding Company

Principal shareholder

B. Bank

N/A

C. Other Business Company

N/A

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company

6,065 – 10.5410%

B. Bank

None

C. Other Business

None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

David E. Brown
Loveland, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION
Certified Public Accountant

3. TITLE OF POSITION WITH

A. Bank Holding Company
Director

B. Bank
Director

C. Other Business Company
The Castellini Group

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
100 – .1738%

B. Bank
None

C. Other Business
None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

F. Wayne West
Blanchester, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION
Retired

3. TITLE OF POSITION WITH

A. Bank Holding Company
Director/Secretary

B. Bank
Director/Secretary

C. Other Business Company
None

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
100 Shares - .1738%

B. Bank
None

C. Other Business
None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

G. Rodney Lane
Blanchester, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION
Retired

3. TITLE OF POSITION WITH

A. Bank Holding Company
Director

B. Bank
Director

C. Other Business Company
None

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
1,220 Shares – 2.12037%

B. Bank
None

C. Other Business
None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

Michael M. Cottle
Ripley, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION

Retired banker

3. TITLE OF POSITION WITH

A. Bank Holding Company
Chairman/Director

B. Bank

Chairman/Director

C. Other Business Company

None

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
100 shares - .1738%

B. Bank

None

C. Other Business

None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

Ronald J. McHenry
Pleasant Plain, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION
Attorney

3. TITLE OF POSITION WITH

A. Bank Holding Company
Director

B. Bank
Director

C. Other Business Company

1. Lyons, McHenry & Dunlap

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
200 - .34760%

B. Bank
None

C. Other Business
1. 50%

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

R. Douglas Naylor
Blanchester, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION

Banker

3. TITLE OF POSITION WITH

A. Bank Holding Company
President & C.E.O.

B. Bank

President & C.E.O.

C. Other Business Company

None

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
100 shares - .1738%

B. Bank

None

C. Other Business

None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

James R. Burton
Clarksville, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION
Senior Vice President of Lending

3. TITLE OF POSITION WITH

A. Bank Holding Company

N/A

B. Bank
Officer

C. Other Business Company
N/A

4. NUMBER OF SHARES & PERCENTAGE

A. Bank Holding Company
10 – .0200%

B. Bank
None

C. Other Business
None

REPORT ITEM 4: DIRECTORS AND OFFICERS – EXHIBIT 7

1. NAME & ADDRESS

S. Allen Dohan
Cincinnati, Ohio [REDACTED]

2. PRINCIPAL OCCUPATION

Owner – Allen Company
President & Chief Executive Officer

3. TITLE OF POSITION WITH

A. Bank Holding Company
Director

B. Bank
Director

C. Other Business Company
Allen Company – President & Chief Executive Officer

4. NUMBER OF SHARES & PERCENTAGES

A. Bank Holding Company
100 Shares - .1738%

B. Bank
None

C. Other Business
100%

Results: A list of branches for your depository institution: **FIRST NATIONAL BANK OF BLANCHESTER, THE (ID_RSSD: 735414)**.
This depository institution is held by **FIRST BLANCHESTER BANCSHARES, INC. (1859193)** of **BLANCHESTER, OH**.
The data are as of **12/31/2016**. Data reflects information that was received and processed through **01/10/2017**.

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.
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://y10online.federalreserve.gov>.

* FDIC UNINUM, 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	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	735414	FIRST NATIONAL BANK OF BLANCHESTER, THE	121 EAST MAIN STREET	BLANCHESTER	OH	45107	CLINTON	UNITED STATES	4368	0	FIRST NATIONAL BANK OF BLANCHESTER, THE	735414	