

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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FEDERAL RESERVE BANK
OF CLEVELAND

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.

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 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Keith T. Selhorst
Signature of Holding Company Director and Official

03/14/2017

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 2684543
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, 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):

December 31, 2016

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 Treasurer

Name Title

419-678-2385 1115

Area Code / Phone Number / Extension

419-678-2111

Area Code / FAX Number

ksselhorst@pbcbank.com

E-mail Address

www.pbcbank.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 ☐
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."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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

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City State Zip Code

Physical Location (if different from mailing address)

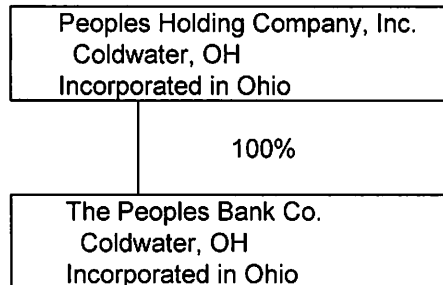
Form FR Y-6

Peoples Holding Company, Inc.
Coldwater, Ohio
Fiscal Year Ending December 31, 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 appropriate Reserve Bank, one original report is enclosed herewith.

2a: Organizational Chart



Unless noted otherwise, neither entity has an LEI.

2b: Domestic branch listing provided to the Federal Reserve Bank via email on March 8, 2017

Form FR Y-6
Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2016

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 12-31-2016

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number & % of Each Class of Voting Securities
N/A	N/A	N/A

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 ending 12-31-2016

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship	(2)(c) Number & % of Each Class of Voting Securities
N/A	N/A	N/A

Form FR Y-6
Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) % Voting Shares Bank Holding Co.	(4)(b) % Voting Shares Subsidiaries	(4)(c) Other Companies & Voting Securities Held
Jack A. Hartings Coldwater, OH, USA	N/A	Director & President	Director & President Cashier & CEO (The Peoples Bank Co.)	N/A	<1%	None	N/A
Keith T. Selhorst Coldwater, OH, USA	N/A	Director	Director EVP, Treas & CFO (The Peoples Bank Co.)	N/A	<1%	None	N/A
Bruce J. Slavik Coldwater, OH, USA	Bruce J. Slavik, CPA Tax preparation	Director	Director (The Peoples Bank Co.)	Sole Proprietor Bruce J. Slavik, CPA	3%	None	Bruce J. Slavik, CPA (100%)
Lynnette A. Hoyng Coldwater, OH, USA	N/A	Secretary	Board Secretary (The Peoples Bank Co.)	N/A	<1%	None	N/A
Brian J. Hogenkamp Coldwater, OH, USA	NJ Hogenkamp Sons, Inc. Funeral Director	Director	Director (The Peoples Bank Co.)	President NJ Hogenkamp Sons, Inc. President, Hogenkamp Monuments Member, Hogenkamp Rental Member, NJ Hogenkamp Prop	<1%	None	NJ Hogenkamp Sons, Inc. (90%) Hogenkamp Monuments (100%) Hogenkamp Rental (100%) NJ Hogenkamp Prop (100%)
Stephen P. Lefeld Coldwater, OH, USA	Kenn-Feld Group, LLC Farm Implement Dealer Group Lefeld Implement, Inc.-Repair & Sales Lefeld Bros., LLC - Grain Farming Operation Lefeld Farms, LLC - Land/Real Property Holding Company Lefeld Properties LLC - Business Real Estate owner	Director & Chairman	Director & Chairman (The Peoples Bank Co.)	Sales Manager Kenn-Feld Group, LLC Member, Lefeld Implement, Inc. Member, Lefeld Bros., LLC Member, Lefeld Farms, LLC Member, Lefeld Properties LLC	<1%	None	Kenn-Feld Group, LLC (7%) Lefeld Implement, Inc. (14%) Lefeld Bros., LLC (20%) Lefeld Farms, LLC (12%) Lefeld Properties LLC (14%)
Jeffrey Monfort Mendon, OH, USA	Fort, Inc. Fast Food Franchise	Director	Director (The Peoples Bank Co.)	President Fort, Inc. Member, JMKA Properties, LLC	<1%	None	Fort, Inc. (50%) JMKA Properties, LLC (25%)
James C. Sieftring Coldwater, OH, USA	Sieftring & Associates CPAs Accounting	Director	Director (The Peoples Bank Co.)	President Sieftring & Associates CPAs, Inc. President, Sacramento Dev Med, Inc. Member, New Greenville Enterprises, LLC	<1%	None	Sieftring & Associates CPAs Inc (1 Sacramento Dev Med, Inc. (50%) New Greenville Enterprises, LLC (
V. J. Westerheide Coldwater, OH, USA	S&K Products Company Metal Products Manufacturer	Director	Director (The Peoples Bank Co.)	President S&K Products Company	<1%	None	S&K Products Company (100%)
Richard A. Werling Fort Recovery, OH, USA	Werling & Sons, Inc. Meat Processor Werling Farms, Inc. Farming & raising livestock	Director	Director (The Peoples Bank Co.)	President Werling & Sons, Inc. President - Werling Farms, Inc.	<1%	None	Werling & Sons, Inc. (50%) Werling Farms, Inc. (50%)

Form FR Y-6
Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders (continued)

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) % Voting Shares Bank Holding Co.	(4)(b) % Voting Shares Subsidiaries	(4)(c) Other Companies & Voting Securities Held
Daniel R. Broering Coldwater, OH, USA	N/A	N/A	Senior Vice President (The Peoples Bank Co.)	Partner/Treasurer CW Investment Club	<1%	None	CW Investment Club (10%)
Kimberly A. Bruns Coldwater, OH, USA	N/A	N/A	VP Human Resource & Compliance Officer (The Peoples Bank Co.)	N/A	<1%	None	N/A
Terry J. Pottkotter Coldwater, OH, USA	N/A	N/A	Senior Vice President (The Peoples Bank Co.)	N/A	<1%	None	N/A
Steven J. Schmidt Coldwater, OH, USA	N/A	N/A	Senior Vice President (The Peoples Bank Co.)	N/A	<1%	None	N/A
Susan V. Kremer Coldwater, OH, USA	N/A	N/A	Vice President (The Peoples Bank Co.)	N/A	<1%	None	N/A

Results: A list of branches for your holding company: **PEOPLES HOLDING COMPANY, INC. (2684543) of COLDWATER, 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)	702911	PEOPLES BANK CO., THE	112 WEST MAIN STREET	COLDWATER	OH	45828	MERCER	UNITED STATES	8362	0	PEOPLES BANK CO., THE	702911	
OK		Full Service	74515	BURKETTSVILLE BRANCH	11 EAST MAIN STREET	BURKETTSVILLE	OH	45310	MERCER	UNITED STATES	229329	3	PEOPLES BANK CO., THE	702911	
OK		Full Service	2443759	EAST WAYNE STREET BRANCH	818 EAST WAYNE STREET	CELINA	OH	45822	MERCER	UNITED STATES	229331	5	PEOPLES BANK CO., THE	702911	
OK		Full Service	642811	WEST LOGAN BRANCH	309 WEST LOGAN STREET	CELINA	OH	45822	MERCER	UNITED STATES	229330	4	PEOPLES BANK CO., THE	702911	
OK		Limited Service	197311	DRIVE-IN BRANCH	405 WEST NORTH STREET	COLDWATER	OH	45828	MERCER	UNITED STATES	229328	2	PEOPLES BANK CO., THE	702911	
OK		Full Service	2755096	ROCKFORD BRANCH	100 NORTH MAIN STREET	ROCKFORD	OH	45882	MERCER	UNITED STATES	229332	6	PEOPLES BANK CO., THE	702911	
OK		Full Service	3668924	SAINT MARYS BRANCH	1510 KISHLER DRIVE	SAINT MARYS	OH	45885	AUGLAIZE	UNITED STATES	441119	7	PEOPLES BANK CO., THE	702911	