

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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

03/26/2024

Date of Signature

For Federal Reserve Bank Use Only

RSSD 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, 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, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Peoples Holding Company, Inc.

Legal Title of Holding Company

P.O. Box 110

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

Coldwater OH 45828

City State Zip Code

112-114 West Main St. Coldwater, OH 45828

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 extension 1115

Area Code / Phone Number / Extension

419-678-2111

Area Code / FAX Number

kselhorst@pbc.bank

E-mail Address

www.pbc.bank

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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Form FR Y-6
Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2023

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	TCM Bank - Director	Director	Director & Chairman (The Peoples Bank Co.)	N/A	1.6%	None	
Keith T. Selhorst Coldwater, OH, USA	N/A	Director	Director EVP, Treas & CFO (The Peoples Bank Co.)	N/A	<1%	None	
Lynnette A. Hoyng Coldwater, OH, USA	N/A	Secretary	Board Secretary (The Peoples Bank Co.)	N/A	<1%	None	
Brian J. Hogenkamp Coldwater, OH, USA	NJ Hogenkamp Sons, Inc. Funeral Director	Director	Director (The Peoples Bank Co.)	President NJ Hogenkamp Sons, Inc. Member, Hogenkamp Monuments Member, Hogenkamp Rental Member, NJ Hogenkamp Prop Member, House at 211	<1%	None	NJ Hogenkamp Sons, Inc. (90%) Hogenkamp Monuments (100%) Hogenkamp Rental (100%) NJ Hogenkamp Prop (100%) House at 211 (90%)
Jeffrey Monfort Mendon, OH, USA	Fort, Inc. Fast Food Franchise	Director	Director (The Peoples Bank Co.)	Partner, Fort, Inc. Partner, JMKA Properties, LLC	<1%	None	Fort, Inc. (50%) JMKA Properties, LLC (25%)
James C. Sieftring Coldwater, OH, USA	James Sieftring CPA Accounting	Director	Director (The Peoples Bank Co.)	Owner James Sieftring CPA Member, New Greenville Enterprises, LLC	<1%	None	James Sieftring CPA (100%)
Richard A. Werling Fort Recovery, OH, USA	Werling & Sons, Inc. Meat Processor Werling Farms, Inc.-farming & raising livestock Werling Brothers, LLC-farm real estate	Director	Director (The Peoples Bank Co.)	President Werling & Sons, Inc. President - Werling Farms, Inc. Partner-Werling Brothers LLC	<1%	None	Werling & Sons, Inc. (50%) Werling Farms, Inc. (50%) Werling Brothers LLC (50%)
Daniel R. Broering Coldwater, OH, USA	N/A	Director & President	Director & President Cashier & CEO (The Peoples Bank Co.)	Partner/Treasurer CW Investment Club	<1%	None	
Suzanne L. Wells New Bremen, OH, USA	Celina Insurance Group	Director	Director (The Peoples Bank Co.)	Sr Vice President- CFO & Treasurer	0%	None	

Form FR Y-6
Peoples Holding Company, Inc.
Fiscal Year Ending December 31, 2023

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
Kimberly A. Bruns Coldwater, OH, USA	N/A	N/A	VP Human Resource & Compliance Officer (The Peoples Bank Co.)	Member, J Linn Farm LL	<1%	None	J Linn Farm LLC (50%)
Shirley K. Pleiman Coldwater, OH, USA	N/A	N/A	VP Real Estate Lending (The Peoples Bank Co.)	N/A	<1%	None	
Steven J. Schmidt Coldwater, OH, USA	N/A	N/A	Senior VP Business Development (The Peoples Bank Co.)	Member SCA Farms LLC	<1%	None	SCA Farms LLC (30%)