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. §§ 3105(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.

Mark D. Harrell
Name of the Holding Company Director and Official

President/CEO
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.

Signature of Holding Company Director and Official

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
3909200
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017

CNB Financial Services, Inc.
Legal Title of Holding Company

PO Box 130
(Mailing Address of the Holding Company) Street / P.O. Box
Berkeley Springs WV 25411
City State Zip Code

101 South Washington Street
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Rebecca S. Stotler EVP/CFO
Name Title

304-258-1520
Area Code / Phone Number / Extension

304-258-9715
Area Code / FAX Number

rstotler@cnbwv.com
E-mail Address

www.cnb.bank
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? [ ] No [ ] 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

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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

03/2018
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City State Zip Code</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

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)

12/2012
Report Item

1: a. The BHC is not registered with the SEC.
1: b. The BHC does prepare an annual report for its shareholders. Enclosed are two copies of the annual report.

2a: Organizational Chart

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CNB Financial Services, Inc.
Berkeley Springs, WV
incorporated in the State of West Virginia

No LEI

100%

CNB Bank, Inc.
Berkeley Springs, WV
incorporated in the State of West Virginia
LEI: 254900EDYO1UYWLWP146
```

2b - submitted on 3-19-18 via email
Results: A list of branches for your depository institution: CNB BANK, INC. (ID_RSSD: 944627).
This depository institution is held by CNB FINANCIAL SERVICES, INC. (2909200) of BERKELEY SPRINGS, WV.
The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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.
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.
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://ylOonline.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*1</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*1</th>
<th>Office Number*1</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*1</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>ok</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>944627/CNB BANK, INC.</td>
<td>100 S. WASHINGTON ST.</td>
<td>BERKELEY SPRINGS</td>
<td>WV</td>
<td>25411</td>
<td>MORGAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ok</td>
<td></td>
<td>Limited Service</td>
<td>4860341/CNB BANK AT THE GRAND BRANCH</td>
<td>20 WEST WASHINGTON STREET SUITE 500</td>
<td>HAGERSTOWN</td>
<td>MD</td>
<td>21740</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
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<td></td>
<td>Full Service</td>
<td>4901680/CNB BANK LONG MEADOW BRANCH</td>
<td>1595 PORTSMOUTH AVENUE</td>
<td>HAGERSTOWN</td>
<td>MD</td>
<td>21742</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
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<tr>
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<td>Full Service</td>
<td>1901834/MORRISIAN SQUARE BRANCH</td>
<td>6430 VALLEY ROAD</td>
<td>BERKELEY SPRINGS</td>
<td>WV</td>
<td>25411</td>
<td>MORGAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ok</td>
<td></td>
<td>Full Service</td>
<td>3255100/FALLING WATERS BRANCH</td>
<td>1333 T LOCKCHOMP DRIVE</td>
<td>FALLING WATERS</td>
<td>WV</td>
<td>25419</td>
<td>BERKELEY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CNB BANK, INC.</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>ok</td>
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<td>Full Service</td>
<td>3288838/HEDGESVILLE BRANCH</td>
<td>3644 HEDGESVILLE ROAD</td>
<td>MARTINSBURG</td>
<td>WV</td>
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<td>UNITED STATES</td>
<td>Not Required</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>ok</td>
<td></td>
<td>Full Service</td>
<td>3136807/SOUTH MARTINSBURG BRANCH</td>
<td>14994 APPLE HARVEST DRIVE</td>
<td>MARTINSBURG</td>
<td>WV</td>
<td>25405</td>
<td>BERKELEY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3.1: Shareholders
(1)(a)(1)(b)(1)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2017

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</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>Deborah Dhayer Berkeley Springs, WV</td>
<td>USA</td>
<td>47,928 - 11.95% Common Stock</td>
</tr>
<tr>
<td></td>
<td>In Certificate Form</td>
<td>3,558 shares</td>
</tr>
<tr>
<td></td>
<td>Held at Broker</td>
<td>44,370 shares</td>
</tr>
<tr>
<td>Charles S. Trump IV Berkeley Springs, WV</td>
<td>USA</td>
<td>28,733 - 7.16% Common Stock</td>
</tr>
<tr>
<td></td>
<td>Charles S. Trump IV</td>
<td>27,441 shares</td>
</tr>
<tr>
<td></td>
<td>Charles S. Trump IV custodian for minor child</td>
<td>250 shares</td>
</tr>
<tr>
<td></td>
<td>Charles S. Trump IV , IRA</td>
<td>200 shares</td>
</tr>
<tr>
<td></td>
<td>Susan J. Trump (wife)</td>
<td>842 shares</td>
</tr>
<tr>
<td>Conrad S. Trump Berkeley Springs, WV</td>
<td>USA</td>
<td>28,027 - 6.99% Common Stock</td>
</tr>
<tr>
<td></td>
<td>Conrad S. Trump</td>
<td>27,577 shares</td>
</tr>
<tr>
<td></td>
<td>Conrad S. Trump custodian for minor children</td>
<td>300 shares</td>
</tr>
<tr>
<td></td>
<td>Kimberly Trump (wife)</td>
<td>150 shares</td>
</tr>
<tr>
<td>Kirsten N. Trump Berkeley Springs, WV</td>
<td>USA</td>
<td>27,878 - 6.95% Common Stock</td>
</tr>
<tr>
<td></td>
<td>Kirsten N. Trump</td>
<td>27,728 shares</td>
</tr>
<tr>
<td></td>
<td>Kirsten N. Trump custodian for minor child</td>
<td>150 shares</td>
</tr>
</tbody>
</table>

Report Item 3.2: Shareholders
(2)(a)(2)(b)(2)(c)

Shareholders, other than listed above, with ownership, control or holdings of 5% or more with power to vote during the year 2017

NONE
| Names & Addresses (City, State, Country) | Principal Occupation if Other than with Bank Holding Company | Title & Position with Bank Holding Company | Title & Position with Subsidiaries (Include names of subsidiaries) | Percentage of Voting Shares in Bank Holding Company | Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries) | 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)

| Kenneth W. Apple | Certified Public Accountant | Director | Sole Proprietor: Kenneth W. Apple, CPA | 0.46% | None | Kenneth W. Apple, CPA - 100%

| Margaret S. Bartles | Realtor | Director | Associate Broker/Branch Mgr: Long & Foster Real Estate | 0.05% | None | N/A

| Thomas A. Close | Certified Public Accountant | Director | Member: BTM CPA, LLP | 0.15% | None | Close Land Development - 50%

| Deborah Dryer | Tire Sales | Director | President: Eddie's Tire Service | 11.95% | None | Eddie's Tire Service - 100%

| Jay E. Dick | Retired - Manager - Hardware | Director | Director: CBN Bank Inc. | 3.91% | None | N/A

| Mark D. Harrell | | Director & President/CEO | Director: CBN Bank Inc. | 0.05% | None | Floor Coverings, LLC - 100%

| Gerald McGraw | Retired - Insurance | Director | Director: CBN Bank Inc. | 0.36% | None | N/A

| Martha H. Quarantillo | Pharmacist | Director | Pharmacist: Reed's Pharmacy | 0.10% | None | N/A

| Thomas F. Rokisky | Retired - President/CEO | Director | Director: CBN Bank Inc. | 0.04% | None | N/A

| Charles S. Trump IV | Attorney at Law | Director & Chairman | Director & Chairman: CBN Bank Inc. | 7.10% | None | Trump & Trump, LC - 33%

| Arline R. Yost | Retired - Appraiser | Director | Director: CBN Bank Inc. | 0.56% | None | Megalopolis - 33%

| Herbert L. Eyninger | Retired - Agriculture | Director | Director: Emeritus CBN Bank Inc. | 0.72% | None | N/A

| J. Philip Kasecker | Real Estate Development | Director | President: JPK, Inc. | 3.14% | None | JPK, Inc. - 100%

| Rebecca S. Stofer | | Ex. Vice President/CFO | Ex. Vice President/CFO: CBN Bank Inc. | 0.05% | None | Posey Hollow LLC - 50%

| Conrad S. Trump | Teacher | Principal Shareholder | Principal Shareholder: CBN Bank Inc. | 6.99% | None | N/A

| Kirsten N. Trump | College Professor | Principal Shareholder | Principal Shareholder: CBN Bank Inc. | 6.95% | None | N/A

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- These shares held in bank holding company are in concert with family members - spouses, children, etc.