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.

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, 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
03/21/2020

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

C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.60 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.

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CMB Number 7100-0297
Approval expires November 30, 2022
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FR Y-6
CMB Number 7100-0297
Approval expires November 30, 2022
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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>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>City State Zip Code</td>
</tr>
<tr>
<td></td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

<table>
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<tr>
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<tbody>
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<tr>
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<td>Physical Location (if different from mailing address)</td>
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</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

12/2012
Form FR Y-6

CNB Financial Services, Inc.
Berkeley Springs, WV 25411
Fiscal Year Ending December 31, 2019

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 is a pdf copy of the annual report.

2a: Organizational Chart

[Diagram of organizational chart showing CNB Financial Services, Inc. and CNB Bank, Inc. with LEI #254900EDYO1UYWLWP146]

2b - submitted on 3-20-20 via email
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.

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<tr>
<th>Data Action</th>
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<th>Branch Service Type</th>
<th>Branch ID_RSSD*</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*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
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<td>ok</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>946627</td>
<td>CNB BANK, INC.</td>
<td>101 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>
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<tr>
<td>ok</td>
<td></td>
<td>Limited Service</td>
<td>4800341</td>
<td>CNB BANK AT THE GRAND BRANCH</td>
<td>10 WEST WASHINGTON STREET SUITE 500</td>
<td>HAGERSTOWN</td>
<td>MD</td>
<td>21740</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
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<td>CNB BANK, INC.</td>
<td>944627</td>
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<td>Full Service</td>
<td>4901355</td>
<td>CNB BANK LONG MEADOW BRANCH</td>
<td>1005 POTOMAC AVENUE</td>
<td>HAGERSTOWN</td>
<td>MD</td>
<td>21742</td>
<td>WASHINGTON</td>
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<tr>
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<td>Full Service</td>
<td>3387777</td>
<td>HANCOCK BRANCH</td>
<td>135 E MAIN STREET</td>
<td>HANCOCK</td>
<td>MD</td>
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<td>UNITED STATES</td>
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<td>944627</td>
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<td>ok</td>
<td></td>
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<td>3351800</td>
<td>FALLING WATERS BRANCH</td>
<td>2231 T J JACKSON DRIVE</td>
<td>FALLING WATERS</td>
<td>WV</td>
<td>25419</td>
<td>BERKELEY</td>
<td>UNITED STATES</td>
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<td>CNB BANK, INC.</td>
<td>944627</td>
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<td>3288434</td>
<td>HEDGESVILLE BRANCH</td>
<td>2464 HEDGESVILLE ROAD</td>
<td>MARTINSBURG</td>
<td>WV</td>
<td>25403</td>
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<td>UNITED STATES</td>
<td>Not Required</td>
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<td>CNB BANK, INC.</td>
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<tr>
<td>ok</td>
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<td>316907</td>
<td>SOUTH MARTINSBURG BRANCH</td>
<td>49994 APPLE HARVEST DRIVE</td>
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<td>WV</td>
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<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
</tr>
</tbody>
</table>

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
Report Item 3.1: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power
to vote as of 12-31-2019

(1)(a)
Name & Address
(City, State, Country)
Deborah Dhayer
Berkeley Springs, WV
Held at Broker

(1)(b)
Country of Citizenship
or Incorporation
USA

(1)(c)
Number and Percentage of
Each Class of Voting Securities
47,928 - 12.06% Common Stock
47,928 shares

Charles S. Trump IV
Berkeley Springs, WV

Charles S. Trump IV
Charles S. Trump IV, IRA
Susan J. Trump (wife)

(1)(b)
Country of Citizenship
or Incorporation
USA

(1)(c)
Number and Percentage of
Each Class of Voting Securities
28,483 - 7.17% Common Stock
27,441 shares
200 shares
842 shares

Conrad S. Trump
Berkeley Springs, WV

Conrad S. Trump
Conrad S. Trump custodian for minor children
Kimberly Trump (wife)

(1)(b)
Country of Citizenship
or Incorporation
USA

(1)(c)
Number and Percentage of
Each Class of Voting Securities
28,027 - 7.05% Common Stock
27,577 shares
300 shares
150 shares

Kirsten N. Trump
Berkeley Springs, WV

Kirsten N. Trump
Kirsten N. Trump custodian for minor child

(1)(b)
Country of Citizenship
or Incorporation
USA

(1)(c)
Number and Percentage of
Each Class of Voting Securities
27,878 - 7.02% Common Stock
27,728 shares
150 shares

Report Item 3.2: Shareholders

Shareholders, other than listed above, with ownership, control or holdings of 5% or more with power
to vote during the year 2019

NONE
### Report Item 4: Directors and Officers and Principal Shareholders

**December 31, 2019**

<table>
<thead>
<tr>
<th>Reporting Date: December 31, 2019</th>
</tr>
</thead>
</table>

#### Names & Addresses

- **Kenneth W. Apple**
  - City: Falling Waters, WV
  - State: USA
  - Country: USA

- **Margaret S. Bartles**
  - City: Martinsburg, WV
  - State: USA
  - Country: USA

- **Thomas A. Close**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Deborah Dwyer**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Jay E. Dick**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Mark D. Hensell**
  - City: Falling Waters, WV
  - State: USA
  - Country: USA

- **Jared McGraw**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Mark H. Quarratico**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Thomas F. Rekabky**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Charles S. Trump IV**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Amie R. Yodl**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Herbert L. Eppinger Jr.**
  - City: Winchester, VA
  - State: USA
  - Country: USA

- **J. Philip Konshor**
  - City: Winchester, VA
  - State: USA
  - Country: USA

- **Rebecca S. Stoller**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Conrad S. Trump**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

- **Kristen N. Trump**
  - City: Berkeley Springs, WV
  - State: USA
  - Country: USA

---

**Notes:**

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

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<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(2a)</th>
<th>(3)</th>
<th>(3a)</th>
<th>(4)</th>
<th>(4a)</th>
<th>(5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address</td>
<td>Principal Occupation</td>
<td>Title &amp; Position</td>
<td>Name &amp; Address</td>
<td>Title &amp; Position</td>
<td>Voting Shares</td>
<td>Voting Shares</td>
<td>Voting Shares</td>
</tr>
<tr>
<td><strong>Kenneth W. Apple</strong></td>
<td>Certified Public Accountant</td>
<td>Director</td>
<td><strong>Margaret S. Bartles</strong></td>
<td>Realtor</td>
<td>Director</td>
<td><strong>Thomas A. Close</strong></td>
<td>Certified Public Accountant</td>
</tr>
<tr>
<td><strong>Jay E. Dick</strong></td>
<td>Retired - Manager - Hardware Hardware Inc.</td>
<td>Director</td>
<td><strong>Mark D. Hensell</strong></td>
<td>N/A</td>
<td>Director &amp; President/CEO</td>
<td><strong>Jared McGraw</strong></td>
<td>Retired - Insuance</td>
</tr>
<tr>
<td><strong>Thomas F. Rekabky</strong></td>
<td>Retired - President/CEO</td>
<td>Director</td>
<td><strong>Charles S. Trump IV</strong></td>
<td>Attorney at Law</td>
<td>Director &amp; Chairman</td>
<td><strong>Amie R. Yodl</strong></td>
<td>Retired - Appraiser</td>
</tr>
<tr>
<td><strong>J. Philip Konshor</strong></td>
<td>Real Estate Development</td>
<td>Director</td>
<td><strong>Rebecca S. Stoller</strong></td>
<td>N/A</td>
<td>Ex Vice President/COO</td>
<td><strong>Conrad S. Trump</strong></td>
<td>Teacher</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (Include names of other business)</th>
<th>Other Businesses (Include names of other businesses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.47%</td>
<td>None</td>
<td>Kenneth W. Apple, CPA - 100%</td>
</tr>
<tr>
<td>0.05%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>0.16%</td>
<td>None</td>
<td>Close Land Development - 50% Berkeley Homes, Inc. - 50% Harrison Ave Apts - 50%</td>
</tr>
<tr>
<td>12.08%</td>
<td>None</td>
<td>Edin's Tire Service - 100%</td>
</tr>
<tr>
<td>3.96%</td>
<td>None</td>
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</tr>
<tr>
<td>0.06%</td>
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<td>0.48%</td>
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<td>0.10%</td>
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</tr>
<tr>
<td>0.04%</td>
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<tr>
<td>7.17%</td>
<td>None</td>
<td>Trump &amp; Trump, LLC - 33% Magalopetros - 33%</td>
</tr>
<tr>
<td>0.56%</td>
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</tr>
<tr>
<td>0.72%</td>
<td>None</td>
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</tr>
<tr>
<td>3.31%</td>
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<td>JPK, Inc. - 100% Keasbrick Knoll, LLC - 30%</td>
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<tr>
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<tr>
<td>7.06%</td>
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<tr>
<td>7.02%</td>
<td>None</td>
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</tr>
</tbody>
</table>

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