

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.

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.

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, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

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@cnbww.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?

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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Physical Location (if different from mailing address)

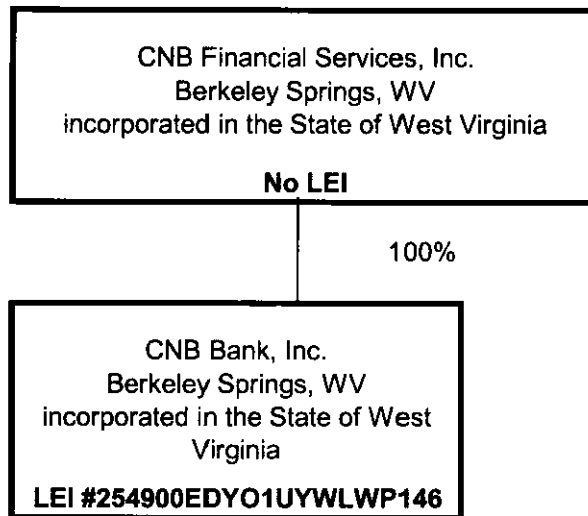
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CNB Financial Services, Inc.
Berkeley Springs, WV 25411
Fiscal Year Ending December 31, 2019

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



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

Results: A list of branches for your holding company: **CNB FINANCIAL SERVICES, INC. (2909200) of BERKELEY SPRINGS, WV.**
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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)	944627	CNB BANK, INC.	101 S. WASHINGTON ST.	BERKELEY SPRINGS	WV	25411	MORGAN	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Limited Service	4860341	CNB BANK AT THE GRAND BRANCH	20 WEST WASHINGTON STREET SUITE 500	HAGERSTOWN	MD	21740	WASHINGTON	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	5400182	CNB BANK DUAL HIGHWAY BRANCH	1625 DUAL HIGHWAY	HAGERSTOWN	MD	21740	WASHINGTON	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	4901365	CNB BANK LONG MEADOW BRANCH	1591 POTOMAC AVENUE	HAGERSTOWN	MD	21742	WASHINGTON	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	3287727	HANCOCK BRANCH	333 E MAIN STREET	HANCOCK	MD	21750	WASHINGTON	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	1901364	MORGAN SQUARE BRANCH	1610 VALLEY ROAD	BERKELEY SPRINGS	WV	25411	MORGAN	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	3351600	FALLING WATERS BRANCH	1231 T J JACKSON DRIVE	FALLING WATERS	WV	25419	BERKELEY	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	3288434	HEDGESVILLE BRANCH	2646 HEDGESVILLE ROAD	MARTINSBURG	WV	25403	BERKELEY	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	
ok		Full Service	3136807	SOUTH MARTINSBURG BRANCH	14994 APPLE HARVEST DRIVE	MARTINSBURG	WV	25405	BERKELEY	UNITED STATES	Not Required	Not Required	CNB BANK, INC.	944627	

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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 12-31-2019

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
Deborah Dhayer Berkeley Springs, WV	USA	47,928 - 12.06% Common Stock
Held at Broker		47,928 shares
Charles S. Trump IV Berkeley Springs, WV	USA	28,483 - 7.17% Common Stock
Charles S. Trump IV		27,441 shares
Charles S. Trump IV , IRA		200 shares
Susan J. Trump (wife)		842 shares
Conrad S. Trump Berkeley Springs, WV	USA	28,027 - 7.05% Common Stock
Conrad S. Trump		27,577 shares
Conrad S. Trump custodian for minor children		300 shares
Kimberly Trump (wife)		150 shares
Kirsten N. Trump Berkeley Springs, WV	USA	27,878 - 7.02% Common Stock
Kirsten N. Trump		27,728 shares
Kirsten N. Trump custodian for minor child		150 shares

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 2019

NONE

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Report Item 4: Directors and Officers and Principal Shareholders
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) 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 Falling Waters, WV USA	Certified Public Accountant	Director	Director CNB Bank Inc	Sole Proprietor - Kenneth W. Apple, CPA	0.47%	None	Kenneth W. Apple, CPA - 100%
Margaret S. Bartles Martinsburg, WV USA	Realtor	Director	Director CNB Bank Inc	Associate Broker/Branch Mgr - Lung & Foster Real Estate	0.05%	None	N/A
Thomas A. Cline Berkeley Springs, WV USA	Certified Public Accountant	Director	Director CNB Bank Inc.	Member - BTM CPA, LLP	0.16%	None	Close Land Development - 50% Berkeley Homes, Inc. - 50% Harrison Ave Apts - 50%
Deborah Dhayer Berkeley Springs, WV USA	Tire Sales	Director	Director CNB Bank Inc.	President - Eddie's Tire Service	12.08%	None	Eddie's Tire Service - 100%
Jay E. Dick (1) Berkeley Springs, WV USA	Retired - Manager - Hunters Hardware Inc.	Director	Director CNB Bank Inc.	N/A	3.95%	None	N/A
Mark D. Harrell Falling Waters, WV USA	N/A	Director & President/CEO	Director President/CEO CNB Bank Inc.	N/A	0.09%	None	N/A
Jerald McGraw (1) Berkeley Springs, WV USA	Retired - Insurance	Director	Director CNB Bank Inc	N/A	0.46%	None	N/A
Martha H. Quarantillo Berkeley Springs, WV USA	Pharmacist	Director	Director CNB Bank Inc.	Pharmacist - Reed's Pharmacy VP - Berkeley Springs Surgical Asso	0.10%	None	N/A
Thomas F. Rokisky Berkeley Springs, WV USA	Retired - President/CEO CNB Financial Services, Inc. CNB Bank, Inc.	Director	Director CNB Bank Inc	N/A	0.04%	None	N/A
Charles S. Trump IV (1) Berkeley Springs, WV USA	Attorney at Law	Director & Chairman Principal Shareholder	Director & Chairman CNB Bank Inc.	Attorney at Law Trump & Trump Shareholder & Secretary Trump & Trump Director, Member and Manager Megalopetros, LLC	7.17%	None	Trump & Trump, LC - 33% Megalopetros - 33%
Arle R. Yost (1) Berkeley Springs, WV USA	Retired - Appraiser	Director	Director CNB Bank Inc	N/A	0.56%	None	N/A
Herbert L. Eppinger (1) Winchester, VA USA	Retired - Agriculture	Director Emeritus	Director Emeritus CNB Bank Inc.	N/A	0.72%	None	N/A
J. Philip Kesecker Winchester, VA USA	Real Estate Development	Director Emeritus	Director Emeritus CNB Bank Inc.	President - JPK, Inc	3.37%	None	JPK, Inc - 100% Kesecker Knoll, LLC - 90%
Rebecca S. Stotler (1) Berkeley Springs, WV USA	N/A	Ex Vice President/CFO	Ex Vice President/CFO CNB Bank Inc	N/A	0.05%	None	N/A
Conrad S. Trump (1) Berkeley Springs, WV USA	Teacher	Principal Shareholder	Principal Shareholder CNB Bank Inc.	N/A	7.05%	None	N/A
Kirsten N. Trump (1) Berkeley Springs, WV USA	College Professor	Principal Shareholder	Principal Shareholder CNB Bank Inc	N/A	7.02%	None	N/A

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