

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

I, Bruce Cassidy Sr.

Name of the Holding Company Director and Official

Managing Member

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

3/25/14

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.

4028730

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Excel Bancorp, LLC

Legal Title of Holding Company

107 Plaza Drive/ P.O. Box 777

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

Saint Clairsville

OH

43950

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Jane Marsh

CFO

Name

Title

740-699-4603

Area Code / Phone Number / Extension

740-699-4624

Area Code / FAX Number

Jane.Marsh@mybandtbank.com

E-mail Address

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

☒ Yes Please identify the report items to which this request applies:  
Item 4 - 3c,4c

☒ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☒ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☐ No

## 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.*

### Ohio Legacy Corp

Legal Title of Subsidiary Holding Company

600 South Main Street

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

North Canton

OH

44720

City

State

Zip Code

Physical location (if different from mailing address)

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)

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)

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)

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)

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)

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)

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)

Form FR Y-6

Excel Bancorp, LLC

St. Clairsville, OH

Fiscal Year Ending December 31, 2013

Report item

1: Excel Bancorp, LLC is not registered with the SEC.

2a: Organizational Chart



**Results:** A list of branches for your depository institution: PREMIER BANK & TRUST NATIONAL ASSOCIATION (ID\_RSSD: 2873075).  
This depository institution is held by EXCEL BANCORP, LLC (4028730) of SAINT CLAIRSVILLE, OH.  
The data are as of 12/31/2013. Data reflects information that was received and processed through 04/07/2014.

#### 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)	2873075	PREMIER BANK & TRUST NATIONAL ASSOCIATION	600 SOUTH MAIN STREET	NORTH CANTON	OH	44720	STARK	UNITED STATES	Not Required	Not Required	PREMIER BANK & TRUST NATIONAL ASSOCIATION	2873075	
OK		Full Service	4111520	FAIRLAWN BRANCH	3085 WEST MARKET STREET	FAIRLAWN	OH	44333	SUMMIT	UNITED STATES	500121	7	PREMIER BANK & TRUST NATIONAL ASSOCIATION	2873075	
OK		Full Service	2975166	CANTON BRANCH	6141 WHIPPLE AVE., NW	NORTH CANTON	OH	44720	STARK	UNITED STATES	359277	1	PREMIER BANK & TRUST NATIONAL ASSOCIATION	2873075	
OK		Full Service	4379825	ST. CLAIRSVILLE BRANCH	107 PLAZA DRIVE, SUITE A	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	Not Required	Not Required	PREMIER BANK & TRUST NATIONAL ASSOCIATION	2873075	
OK		Trust	4257866	TRUST DIVISION	107 PLAZA DRIVE	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	Not Required	Not Required	PREMIER BANK & TRUST NATIONAL ASSOCIATION	2873075	

*Excel Bancorp, LLC  
FORM FRY-6  
December 31, 2013*

*Item 3(1)*

	<b>Shares</b>	<b>Warrants and Options</b>	<b>Total</b>	<b>Percent*</b>
<i>Louis Altman Canton, OH, USA</i>	<i>105,000</i>	<i>-</i>	<i>105,000</i>	<i>7.0%</i>
<i>Bruce Cassidy, Sr. Sarasota, Florida, USA</i>	<i>480,000</i>	<i>-</i>	<i>480,000</i>	<i>32.0%</i>
<i>Francis Wenthur Bradenton, Florida, USA</i>	<i>150,000</i>	<i>-</i>	<i>150,000</i>	<i>10.0%</i>
<i>Joseph Subrick New Cumberland, WV, USA</i>	<i>115,000</i>	<i>-</i>	<i>115,000</i>	<i>7.7%</i>
<i>David Wurster Ashland, OH, USA</i>	<i>100,000</i>	<i>-</i>	<i>100,000</i>	<i>6.7%</i>

*Item 3(2)*

*none*

OHIO LEGACY CORP  
FORM FRY-6  
December 31, 2013

Item 3(1)

	Shares	Warrants and Options	Total	Percent*
Excel Bancorp, LLC St. Clairsville, OH, USA	1,500,000	-	1,500,000	76.09%

Item 3(2)

none

Form FR Y-6  
Excel Bancorp, LLC  
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State	Principal Occupation If other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Ohio Legacy Corp and Premier Bank & Trust)	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiary	Names of Other Companies if 25% or more of voting securities are held
Louis M. Altman Canton, Ohio/USA	Real Estate Developer	Manager	Director	found in Confidential volume	7.0%	0.0%	found in Confidential volume
Bruce Cassidy Sarasota, Florida/USA	Retired	Managing Member	Director	found in Confidential volume	32.0%	0.0%	found in Confidential volume
Brian C. Layman Canton, OH/USA	Lawyer	Manager	Director	Sole Owner/President - Layman D'Atri & Associates	0.0%	0.0%	Layman (100%)
Rick Hull North Canton, Ohio/USA	N/A	Member	President & CEO	NA	0.7%	1.5%	Ohio Legacy Corp NA
Jane Marsh Wheeling, WV/USA	N/A	Not an Officer but exercising the Treasurer function	SVP, CFO	NA	0.0%	0.1%	Ohio Legacy Corp NA
Francis P. Wenthur Bradenton, Florida/USA	Retired	Manager	Director	found in Confidential volume	10.0%	0.0%	found in Confidential volume
David Wurster Ashland, Ohio/USA	Chief Executive Officer	Manager	Director	found in Confidential volume	6.7%	0.0%	found in Confidential volume



Form FR Y-6  
Ohio Legacy Corp  
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Premier Bank & Trust)	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiary	Names of Other Companies if 25% or more of voting securities are held
Louis M. Altman Canton, Ohio/USA	Real Estate Developer	Director & Trust Chairman	Director	found in Confidential volume	0.0%	0.00%	found in Confidential volume
Bruce Cassidy Sarasota, Florida/USA	Retired	Director	Director	found in Confidential volume	0.0%	0.00%	found in Confidential volume
Rick Hull Canton, Ohio/USA	N/A	Director/President & CEO	Director/President & CEO	N/A	1.5%	0.00%	N/A
Brian C. Layman Canton, OH/USA	Lawyer	Director	Director	Sole Owner/President - Layman D'Atri & Associates	0.0%	0.00%	Layman (100%)
Jane Marsh Wheeling, WV/USA	N/A	SVP, CFO	SVP, CFO	N/A	0.1%	0.00%	N/A
Denise Penz Wheeling, WV/USA	N/A	Director/COO	Director/EVP/COO & Wealth Manager	N/A	1.5%	0.00%	N/A
Wilbur R. Roat Kennet Square, PA/USA	Banking	Director & Chairman of the Board	Director & Chairman of the Board	N/A	0.3%	0.00%	N/A
James P. Tressel Akron, OH/USA	Academic Strategic Development	Director	Director	N/A	0.0%	0.00%	N/A
David Wurster Ashland, Ohio/USA	Chief Executive Officer	Director	Director	found in Confidential volume	0.0%	0.00%	found in Confidential volume
Francis P. Wenthur Bradenton, Florida/USA	Retired	Director & Audit Chairman	Director	found in Confidential volume	0.0%	0.00%	found in Confidential volume

3.4%