

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, **Jeff Farthing**

Name of the Holding Company Director and Official

**President/CEO/Director**

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

**09/25/2018**

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, 2017**

Month / Day / Year

**N/A**

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

Reporter's Name, Street, and Mailing Address

**Savings Bancorp, Inc.**

Legal Title of Holding Company

**PO Box 310**

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

**Circleville**

**OH**

**43113**

City

State

Zip Code

**118 North Court St., Circleville, OH 43113**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Connie L. Campbell**

**EVP/COO**

Name

Title

**740-474-3191 x1229**

Area Code / Phone Number / Extension

**740-420-7616**

Area Code / FAX Number

**connie.campbell@thesavingsbank.net**

E-mail Address

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

Is confidential treatment requested for any portion of  
this report submission? .....

0=No

1=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."

ID_RSSD	Legal Name	City	State/Country	State/Country Inc	Basis of Relationship	PCT	LEI Data
2950716	SAVINGS BANCORP, INC.	CIRCLEVILLE	OHIO	OHIO	Vtg Eqty	100	5493002RL7502Y62Z184
578116	SAVINGS BANK, THE	CIRCLEVILLE	OHIO	OHIO			

**Results:** A list of branches for your depository institution: SAVINGS BANK, TH  
This depository institution is held by SAVINGS BANCORP, INC. (2950716) of CI  
The data are as of 12/31/2017. Data reflects information that was received at

#### **Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the ac
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,  
**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column  
**Delete:** If a branch listed was never owned by this depository institution, enter  
**Add:** If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try us

#### **Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detai  
If you are e-mailing this to your FRB contact, put your institution name, city a

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10  
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	578116
OK		Full Service	2904410
OK		Full Service	646314
OK		Full Service	1847350
ADD	9/1/2015	Full Service	

E (ID\_RSSD: 578116).  
RCLEVILLE, OH.  
nd processed through 07/05/2018.

ctions specified below

1. enter '**Change**' in the **Data Action** column and the date when this information first became valid in the **Effective** column and the sale or closure date in the **Effective Date** column.  
er '**Delete**' in the **Data Action** column.  
enter '**Add**' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

sing landscape orientation, page scaling, and/or legal sized paper.

led instructions on this site for more information.  
nd state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
Online application - <https://y10online.federalreserve.gov>.

. Verification of these values is not required.

Popular Name	Street Address	City	State
SAVINGS BANK, THE	201 N. COURT ST	CIRCLEVILLE	OH
ASHVILLE BRANCH	501 LONG STREET	ASHVILLE	OH
CIRCLEVILLE OPERATIONS CENTER AND DRIVE IN	201 N. COURT ST	CIRCLEVILLE	OH
WILLIAMSPORT OFFICE	200 SOUTH WATER STREET	WILLIAMSPORT	OH
LONDON	1104 EAGLETON PLAZA	LONDON	OH

⌚ **Date** column.

Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office
43113	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE
43103	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE
43113	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE
43164	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE
43140	MADISON	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE

Head Office ID_RSSD*	Comments
578116	
578116	
578116	
578116	
578116	

[illegible]

## Form FR Y-6

Savings Bancorp, Inc.

Circleville, OH 43113

Fiscal Year Ending December 31, 2017

<b>Report Item 4: Insiders</b>							
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
<b>Name &amp; Address (City, State, Country)</b>	<b>Principal Occupation, if other than with holding company</b>	<b>Title/Position with holding company</b>	<b>Title/Position with Subsidiaries (including subsidiary name)</b>	<b>Title/Position with Other Businesses (including business name)</b>	<b>Percentage of Voting Securities in holding company</b>	<b>Percentage of Voting Securities in Subsidiaries (including subsidiary name)</b>	<b>Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%</b>
Jeffrey D. Adams, Lancaster, OH USA	Bank Employee		The Savings Bank, EVP/COO		0.02%	0	0
John R. Ankrom, Circleville, OH USA	Architect	Director	The Savings Bank, Director	Ankrom Architects, Owner	0.10%	0	0
Mark Bess, Circleville, OH USA	Bank Employee		The Savings Bank, VP/Mortgage Lending		0.03%	0	0
John E. Bowers, Circleville, OH USA	Attorney	Director	The Savings Bank, Director	John E. Bowers, Attorney	0.53%	0	0
Connie L. Campbell, Circleville, OH USA	Bank Employee	Director, Holding Company Secretary	The Savings Bank, EVP/COO		0.58%	0	0
H. Scott Clifton, Circleville, OH USA	Land Manager	Director	The Savings Bank, Director		11.04%	0	0
Richard J. Clifton, Circleville, OH USA	Farm Supply Contractor	Director	The Savings Bank, Director		1.14%	0	0
Dale A. Davis, Circleville, OH USA	Bank Employee		The Savings Bank, VP/Compliance		0.05%	0	0
J. Jeff Farthing, Stoutsville, OH USA	Bank Employee	Director, President/CEO Holding Company	The Savings Bank, President/CEO		0.02%	0	0
Stephen A. Gary, Clarsburg, OH USA	Retired Banker	Director	The Savings Bank, Director		0.73%	0	0
Jason Harrell, Ashville, OH USA	Bank Employee		The Savings Bank, EVP/CLO		0.00%	0	0
Lonnie Kuhlwein, Amanda, OH USA	Bank Employee		The Savings Bank, SVP/Lending		0.01%	0	0
Steve J. Lelonek, London, OH USA	Bank Employee		The Savings Bank, SVP/Lending		0.00%	0	0
Mark Lightle, Chillicothe, OH USA	Bank Employee		The Savings Bank, VP/Controller		0.03%	0	0



Robert D. Mabe, Ashville, OH USA	Pharmacist	Director	The Savings Bank, Director	Ashville/Circleville Apothecaries, Owner	0.20%	0	0
Jessica M. Mullins, Circleville, OH USA	Bank Employee		The Savings Bank, SVP/Operations		0.01%	0	0
James F. Stevens, Circleville, OH USA	Bank Employee		The Savings Bank, SVP/IT		0.01%	0	0
Thomas F. Tootle, Circleville, OH USA	Attorney	Director	The Savings Bank, Director	Tootle Law Office	1.80%	0	0
Kimberly Videkovich, Ashville, OH USA	Bank Employee		The Savings Bank, VP/HR		0.00%	0	0