

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.

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.

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.

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

I, **J. Jeff Farthing**

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.

Savings Bancorp, Inc

Legal Title of Holding Company

118 N. Court St PO box 310

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

Circleville

OH

43113

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark Lightle

CFO - The Savings Bank

Name

Title

740-420-3714

Area Code / Phone Number / Extension

740-420-7616

Area Code / FAX Number

mark.lightle@thesavingsbank.net

E-mail Address

www.thesavingsbankohio.bank

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

Signature of Holding Company Director and Official

04/27/2020

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. _____

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."

Form FR-Y6
12/31/2019

ID_RSSD	Legal Name	City	State/Country	State/Country Inc	Basis of Relationship	OWNERSHIP PCT	LEI Data
2950716	SAVINGS BANCORP, INC.	CIRCLEVILLE	OHIO	OHIO			N/A
					Vtg Eqty	100% OWNED BY SAVINGS BANCORP, INC	
578116	SAVINGS BANK, THE	CIRCLEVILLE	OHIO	OHIO			5493002RL75O2Y62Z184
						100% OWNED BY THE SAVINGS BANK	
5423118	HELPBRINGER MORTGAGE SERVICE CO	WORTHINGTON	OHIO	OHIO			N/A

Results: A list of branches for your depository institution: SAVINGS BANK, THE (ID_RSSD: 578116).

This depository institution is held by SAVINGS BANCORP, INC. (2950716) of CIRCLEVILLE, OH.

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)	578116	SAVINGS BANK, THE	201 N. COURT ST	CIRCLEVILLE	OH	43113	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	578116	
OK		Full Service	2904410	ASHVILLE BRANCH	501 LONG STREET	ASHVILLE	OH	43103	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	578116	
OK		Full Service	646314	CIRCLEVILLE OPERATIONS CENTER AND DRIVE IN	201 N. COURT ST	CIRCLEVILLE	OH	43113	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	578116	
OK		Full Service	5307133	LONDON BRANCH	1104 EAGLETON PLAZA	LONDON	OH	43140	MADISON	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	578116	
OK		Full Service	1847350	WILLIAMSPORT OFFICE	200 SOUTH WATER STREET	WILLIAMSPORT	OH	43164	PICKAWAY	UNITED STATES	Not Required	Not Required	SAVINGS BANK, THE	578116	

Form FR Y-6

Savings Bancorp, Inc.

Circleville, OH 43113

December 31, 2019

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address (City, State, Country)	Principal Occupation, if other than with holding company	Title/Position with holding company	Title/Position with Subsidiaries (including subsidiary name)	Title/Position with Other Businesses (including business name)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (including subsidiary name)	Percentage of Voting Securities in any other co. (including co. name) if $\geq 25\%$
Jeffrey D. Adams, Lancaster, OH USA	Bank Employee	N/A	The Savings Bank, EVP/COO	N/A	0.04%	0%	0%
John R. Ankrom, Circleville, OH USA	Architect	Director	The Savings Bank, Director	Ankrom Architects, Owner	0.26%	0%	100%, Ankrom Architects
Mark Bess, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Mortgage Lending	N/A	0.04%	0%	0%
John E. Bowers, New Harbor, ME USA	Attorney	Director	The Savings Bank, Director	Luper Neidenthal and Logan, Attorney	0.49%	0%	0%
Connie L. Campbell, Circleville, OH USA	Bank Employee	Director, Holding Company Secretary	The Savings Bank, Director	N/A	0.30%	0%	0%
H. Scott Clifton, Circleville, OH USA	Land Manager	Director	The Savings Bank, Director	N/A	8.12%	0%	0%
Richard J. Clifton, Circleville, OH USA	Farm Supply Contractor	Director	The Savings Bank, Director	N/A	1.21%	0%	0%
J. Jeff Farthing, Stoutsville, OH USA	Bank Employee	Director, President/CEO Holding Company	The Savings Bank, President/CEO	N/A	0.00%	0%	0%
Stephen A. Gary, Clarsburg, OH USA	Retired Banker	Director	The Savings Bank, Director	N/A	0.41%	0%	0%
Jason Harrell, Ashville, OH USA	Bank Employee	N/A	The Savings Bank, EVP/CLO	N/A	0.00%	0%	0%
Marvin Homan, London, OH USA	CPA	Director	The Savings Bank Director	Kentner Sellers LLP, CPA/Partner	0.01%	0%	16%, Kentner Sellers LLP
Lonnie Kuhlwein, Amanda, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.01%	0%	0%
Steve J. Lelonek, Grove City, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.01%	0%	0%

Mark Lightle, Chillicothe, OH USA	Bank Employee	N/A	The Savings Bank, SVP/CFO	N/A	0.03%	0%	0%
Robert D. Mabe, Ashville, OH USA	Pharmacist	Director	The Savings Bank, Director	Ashville/Circleville Apothecaries, Owner	0.21%	0%	100%, Ashville/Circleville Apothecaries
Jessica M. Mullins, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, EVP/COO	N/A	0.01%	0%	0%
James F. Stevens, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, SVP/IT	N/A	0.00%	0%	0%
Teresa P. Strait, New Albany, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Compliance	N/A	0.01%	0%	0%
Thomas F. Tootle, Circleville, OH USA	Attorney	Director	The Savings Bank, Director	Tootle Law Office, Attorney	1.54%	0%	100%, Tootle Law Office
Kimberly Videkovich, Ashville, OH USA	Bank Employee	N/A	The Savings Bank, VP/HR	N/A	0.00%	0%	0%