

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.

I, Thomas J. Cook, Esq.

Name of the Holding Company Director and Official

Secretary / 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]
 Signature of Holding Company Director and Official

03/27/2020
 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. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2019

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

Somerset Trust Holding Company

Legal Title of Holding Company

151 W. Main Street

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

<u>Somerset</u>	<u>PA</u>	<u>15501</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Daniel Honkus Controller

Name Title

814-443-9316

Area Code / Phone Number / Extension

814-443-9220

Area Code / FAX Number

honkus@somersettrust.com

E-mail Address

www.somersettrust.com

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

Is confidential treatment requested for any portion of this report submission? =No =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."

Form FR Y-6

Somerset Trust Holding Company
Somerset, Pennsylvania
Fiscal Year Ending December 31, 2019

Report Item :

1 Annual report for shareholders

2a Organization Chart :



2b Domestic Branch Listing

3 Security Holders (5% or more voting power) - None

4 Insiders

4c Insiders - voting shares at other companies additional information

Results: A list of branches for your holding company: **SOMERSET TRUST HOLDING COMPANY (2914857) of SOMERSET, PA.**
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/30/2020

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	Head Office	Head Office ID	RSSD*
OK		Full Service (Head Office)	212522		SOMERSET TRUST COMPANY	151 WEST MAIN STREET	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4527297		GRANTSVILLE PLAZA BRANCH	3245 CHESTNUT RIDGE ROAD	GRANTSVILLE	MD	21536	GARRETT	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4897066		SOMERSET TRUST COMPANY - BEDFORD OFFICE	8796 LINCOLN HIGHWAY	BEDFORD	PA	15522	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	1878541		BERLIN OFFICE	420 MAIN STREET	BERLIN	PA	15530	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4463742		BOSWELL OFFICE	210 OHIO STREET	BOSWELL	PA	15531	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4095947		CHAMPION OFFICE	1446 COUNTY LINE ROAD	CHAMPION	PA	15622	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358476		CONFLUENCE OFFICE	612 LOGAN PLACE	CONFLUENCE	PA	15424	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4763077		CONNELLSVILLE OFFICE AT THE TRAIN STATION COMPLEX	904 WEST CRAWFORD AVENUE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4576866		PECHIN IN-STORE BRANCH	300 LAUREL DRIVE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4489939		SOMERSET TRUST COMPANY-CONNELLSVILLE BRANCH INSIDE WAL-MART	1450 MORRELL AVENUE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4365499		FISHERTOWN OFFICE	2095 QUAKER VALLEY RD	FISHERTOWN	PA	15539	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	2862828		HOOVERSVILLE OFFICE	803 BARN STREET	HOOVERSVILLE	PA	15936	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4587460		SOMERSET TRUST COMPANY - HOPWOOD OFFICE	1176 NATIONAL PIKE	HOPWOOD	PA	15445	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
Close	3/31/17	Limited Service	3649606		ALLEGHENY LUTHERAN HOME	807 GOUCHER STREET	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358449		GIANT EAGLE OFFICE	344 GOUCHER STREET	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358467		JOHNSTOWN OFFICE	116 MARKET STREET	JOHNSTOWN	PA	15901	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358430		RICHLAND OFFICE	1416 SCALP AVENUE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4935463		SOMERSET TRUST COMPANY - RICHLAND IN-STORE BRANCH	1513 SCALP AVE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4894560		SOMERSET TRUST COMPANY-UPJ CAMPUS BRANCH	450 SCHOOLHOUSE ROAD	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4095956		VINCO OFFICE	2690 WILLIAM PENN AVENUE SUITE 5	JOHNSTOWN	PA	15909	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4207441		WESTWOOD OFFICE	1739 LYTER DR	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4229322		LIGONIER MAIN	228 W MAIN ST	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Close	12/31/2018	Full Service	4385563		OAK GROVE OFFICE	3720 STATE ROUTE 711	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4416515		NATIONAL PIKE BRANCH	4640 NATIONAL PIKE	MARKLEYSBURG	PA	15459	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358494		MEYERSDALE OFFICE BRANCH	151 CENTER STREET	MEYERSDALE	PA	15552	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Limited Service	2828619		MEYERSDALE SOUTHSIDE OFFICE	7109 MASON DIXON HIGHWAY	MEYERSDALE	PA	15552	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4720922		SOMERSET TRUST COMPANY - MT. PLEASANT BRANCH	2100 SUMMIT RIDGE PLAZA	MOUNT PLEASANT	PA	15666	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358506		GLADES PIKE OFFICE	4185 GLADES PIKE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3397130		SOMERSET CROSSING	2028 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3649615		SOMERSET PLAZA OFFICE	1614 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Trust	3689853		TRUST DEPARTMENT HISTORIC BUILDING	131 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	5316881		SOMERSET TRUST COMPANY - UNIONTOWN GIANT EAGLE BRANCH	581 PITTSBURGH RD	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4846961		SOMERSET TRUST COMPANY-YOUNGWOOD OFFICE	250 SOUTH 3RD ST	YOUNGWOOD	PA	15697	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	11/1/17	Full Service	2914857		LIGONIER GIANT EAGLE	117 S WALNUT ST.	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	5/11/2018	Full Service	5242702		NORTH HUNTINGDON/IRWIN OFFICE	12120 US 30 (NORWIN TOWNE SQUARE)	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	6/26/2018	Full Service	5316863		NEW FLORENCE OFFICE	161 12TH STREET	NEW FLORENCE	PA	15944	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	8/17/2018	Full Service - Retail	5316872		NORTH HUNTINGDON WALMART OFFICE	915 MILLS DRIVE	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	4/15/2019	Full Service	5394919		GREENSBURG - E. PITTSBURGH ST	859 E PITTSBURGH ST.	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	9/16/2019	Full Service - Retail	5429165		WESTMORELAND MALL OFFICE	5256 ROUTE 30 EAST - UNIT FC-05	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	9/23/2019	Full Service	5429156		UNIONTOWN OFFICE	82 W FAYETTE ST.	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	10/1/2019	Full Service	432012		LILLY OFFICE	500 MAIN STREET	LILLY	PA	15938	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	10/15/2019	Full Service			SHELLSBURG OFFICE	3966 LINCOLN HWY, STE 101	SHELLSBURG	PA	15559	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522

Form FR Y-6
Somerset Trust Holding Company
Fiscal Year Ending 12/31/2019

Report Item 4: Directors and Officers, Insiders

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in subsidiaries	(4)(c) Percentage of Voting Shares of other companies if 25% or more of voting securities held
G. Henry Cook Somerset, PA, USA	N/A	Chairman, President & CEO	CEO, Chairman of the Board & Director Somerset Trust Co.	N/A	1.52%	N/A	N/A
Thomas J. Cook, Esq Ligonier, PA, USA	N/A	Secretary	President & Director Somerset Trust Co.	Partner - GUB Group	1.48%	N/A	33%
Sean M. Cook Hollidaysburg, PA, USA	N/A	Director	Sr. VP & Assistant to Chairman Somerset Trust Co.	N/A	0.01%	N/A	N/A
Sean C. Isgan Somerset, PA, USA	President CME Management, LLC	Director	Director Somerset Trust Co.	President - CME Management, LLC Owner - CME Engineering, LP Owner - CME Operations, LP Owner - CME Laboratories, LP President - Beechtree Holdings, Inc. Owner - Dogwood Holdings, LP Manager - Whitetail Holdings, LLC	0.10%	N/A	100% 100% 100% 100% 100% 100%
Jeffrey P Anzovino Greensburg, PA USA	Managing Partner Deluzio & Company, LP	Director	Director Somerset Trust Co.	Managing Partner - Deluzio & Company, LP CT Properties, LC Deluzio Financial Services, LLC	0.00%	N/A	N/A N/A N/A
Vickie L. Beer Sipesville, PA USA	Owner VLBeer Consulting, LLC	Director	Director Somerset Trust Co.	Owner - VLBeer Consulting, LLC	0.23%	N/A	100%
Ann Persun Somerset, PA, USA	Treasurer Somerset Area Food Pantry	Director	Director Somerset Trust Co.	N/A	0.78%	N/A	N/A
Troy A. Miller Somerset, PA, USA	President Luther P. Miller, Inc.	Director	Director Somerset Trust Co.	President - Luther P Miller, Inc	0.02%	N/A	35%
Jon C. Clapper Meyersdale, PA, USA	President Clappers Industries, Inc.	Director	Director Somerset Trust Co.	President - Clappers Industries, Inc. Secretary/Treasurer - Clappers Building Materials, Inc	0.40%	N/A	50% 50%
James G. Knepper, Jr. Somerset, PA, USA	President The Knepper Agency Inc.	Director	Director Somerset Trust Co.	Owner - The Knepper Agency, Inc. DBA Knepper Insurance	0.21%	N/A	100%
J. Scott Roberts Johnstown, PA, USA	Co-Owner Sun Storm, LLC	Director	Director Somerset Trust Co.	Co-Owner - SunStorm, LLC	0.01%	N/A	50%

DIRECTOR	PRINCIPAL RELATED INTERESTS	CAPACITY	%
G. Henry Cook	Somerset Trust Company	CEO/Chairman of the Board/Director	<2
Thomas J. Cook	Somerset Trust Company	President/Director	<2
	GUB Group	Partner	33
Sean M. Cook	Somerset Trust Company	Sr. VP & Assistant to Chairman/Director	0
Jeffrey P. Anzovino	Deluzio & Company, LLP	Managing Partner	20
	CT Properties, LC	Member	20
	Deluzio Financial Services, LLC	Member	20
Vickie L. Beer	VLBeer Consulting LLC	Owner	100
Jon Clapper	Clappers Industries, Inc.	President	50
	Clappers Building Materials, Inc.	Secretary / Treasurer	50
Sean Isgan	CME Management	President	100
	CME Engineering, LP	Owner	100
	CME Operations, LP	Owner	100
	CME Laboratories, LP	Owner	100
	Beechtree Holdings, Inc.	President	100
	Dogwood Holdings, LP	Owner	100
	Whitetail Holdings, LLC	Manager	100
James Knepper, Jr.	The Knepper Agency, Inc. DBA Knepper Insurance Group	President / Owner	100
Troy Miller	Luther P Miller, Inc.	President	35
Ann Persun	None		
Scott Roberts	SunStorm, LLC	Co-owner	50

OFFICER	PRINCIPAL RELATED INTERESTS	CAPACITY	%
G. Henry Cook	Somerset Trust Company	CEO/Chairman of the Board/Director	<2
Thomas J. Cook	Somerset Trust Company	President/Director	<2
	GUB Group	Partner	33
Sean M. Cook	Somerset Trust Company	Sr. VP & Assistant to Chairman/Director	<1
Tyson E. Cook	Somerset Trust Company	Sr. VP & Commercial Loan Officer, Business Development Lender	<1
	627, LLC	Sole member	100
Larry Barron	Somerset Trust Company	Sr. VP & General Counsel	<1
Alan Brick	Somerset Trust Company	Sr. VP & Regional Branch Administrator	<1
	Trinity United Church of Christ Endowment	Board member	33
	Berlin Area Historical Society Endowment	Board member	33
Joseph Crowley	Somerset Trust Company	Sr. VP & Sr. Loan Officer	<1
John Gill	Somerset Trust Company	Sr. VP, Chief Operating & Risk Officer	<1
David Hudak	Somerset Trust Company	Sr. VP, CFO & Treasurer	<1
William Locher	Somerset Trust Company	Sr. VP & Sr. Loan Officer	<1
Roberta Lohr	Somerset Trust Company	Sr. VP & Marketing Officer	<1
John Malone	Somerset Trust Company	Sr. VP & Loan Officer	<1
Susan Powell	Somerset Trust Company	Sr. VP & Sr. Auditor	<1
Bruce Shipley	Somerset Trust Company	Sr. VP & Sr. Loan Officer, Business Development	<1
Michael Whipkey	Somerset Trust Company	Sr. VP, Compliance & Privacy Officer	<1