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 3109(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 511a); and sections 113, 165, 312, 618, and 808 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5466(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, Jeffrey L. Beard
Name of the Holding Company Director and Official
President/CEO and 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
07/15/2020
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
RUSD
C.I. ___

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."

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

SSNB, Inc
Legal Title of Holding Company

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

lancaster

OH

43130

City
State
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Marta M. Brown
Name
VP & CFO
Title

740-663-5115
Area Code / Phone Number / Extension
740-687-7280
Area Code / FAX Number

mbrown@standingstonebank.com
E-mail Address

www.standingstonebank.com (bank website)
Address (URL) for the Holding Company's web page

Public reporting burden for this information collection is estimated to vary from 1 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0397), Washington, DC 20503.

12/2019
ITEM 1: ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2: ORGANIZATION CHART

SSNB, INC Ohio
LANCASTER, OHIO

OWNS 100% OF THE VOTING STOCK OF

STANDING STONE BANK Ohio
LANCASTER, OHIO

LEI is N/A unless noted

ITEM 3 (1): SHAREHOLDERS

SHAREHOLDERS THAT DIRECTLY OR INDIRECTLY OWN, CONTROL OR HOLDS WITH POWER TO VOTE 5 PERCENT OR MORE OF THE BANK HOLDING COMPANY.

ROBERT D. SWINEHART
LANCASTER, OHIO
UNITED STATES OF AMERICA
16,183 SHARES OF COMMON STOCK
6.12 PERCENT OF COMMON STOCK

ROBERT A. LAYMAN
COLUMBUS, OHIO
UNITED STATES OF AMERICA
15,872 SHARES OF COMMON STOCK
6.01 PERCENT OF COMMON STOCK

ITEM 3 (2): N/A
<table>
<thead>
<tr>
<th>NAME</th>
<th>OCCUPATION</th>
<th>POSITION WITH SSNB, INC</th>
<th>POSITION WITH STANDING STONE BANK</th>
<th>PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC</th>
<th>PERCENTAGE OF VOTING STOCK OWNED IN THE WHOLLY-OWNED SUBSIDIARY STANDING STONE BANK</th>
<th>COMPANY/PARTNERSHIP</th>
<th>PERCENTAGE OF VOTING STOCK</th>
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</thead>
<tbody>
<tr>
<td>JAMES E. FOX</td>
<td>INSURANCE AGENT</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.33%</td>
<td>Jim Fox State Farm Insurance - 100% ownership</td>
<td>None</td>
<td>None</td>
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<tr>
<td>JOHN H. HERRON</td>
<td>RETIRED, OIL AND GAS PARTNERSHIP</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>1.11%</td>
<td>Crosswood, Inc. - 50% Harrington Investment, Inc. - 50% Jefferson Oil &amp; Gas Company LLC - 50% (Managing Member) Jefferson Oil &amp; Gas Company (Partnership) - 50% (Managing Member) Jefferson Oil &amp; Gas Company (Partnership) - 50% (General Partner) WCH Transport, Inc (Treasurer)</td>
<td>None</td>
<td>None</td>
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<tr>
<td>JEFFREY R. BOARD</td>
<td>PRESIDENT</td>
<td>CHIEF EXECUTIVE OFFICER</td>
<td>DIRECTOR</td>
<td>0.59%</td>
<td>Chairman of Fairfield County Foundation - Non-profit Vice Chairman of Routes 33 Development Alliance - Non-profit member of the board of counselors at Tiffin University</td>
<td>None</td>
<td>None</td>
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<tr>
<td>MARTA M. BROWN</td>
<td>TREASURER</td>
<td>VICE PRESIDENT</td>
<td>DIRECTOR</td>
<td>0.38%</td>
<td>None</td>
<td>None</td>
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<td>GALEN R. HINCE</td>
<td>VICE PRESIDENT</td>
<td>VICE PRESIDENT</td>
<td>None</td>
<td>0.43%</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<td>JIBETI A. CONWAY</td>
<td>VIPE PRESIDENT</td>
<td>VICE PRESIDENT</td>
<td>None</td>
<td>0.46%</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<tr>
<td>JULIE L. SCHMITZER</td>
<td>VICE PRESIDENT</td>
<td>VICE PRESIDENT</td>
<td>None</td>
<td>0.08%</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<td>BARRY W. RITCHEY</td>
<td>RETIRED, BANK EXECUTIVE</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.60%</td>
<td>Fairfield Medical Center, Lancaster OH - Board Trustee</td>
<td>None</td>
<td>None</td>
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<td>ROBERT B. RITCHLIN</td>
<td>RETIRED PHYSICIAN</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.35%</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<td>ROBERT C. SWINCHARD</td>
<td>RETIRED, POWER COMPANY EXECUTIVE</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.12%</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<td>KENT R. SWINCHARD</td>
<td>VP FOR HARDWARE/SOFTWARE SOLUTION COMPANY</td>
<td>DIRECTOR</td>
<td>BOARD CHAIRMAN</td>
<td>0.02%</td>
<td>VP of Accounting for Truno Retail Technology Solutions</td>
<td>None</td>
<td>None</td>
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<td>DIANE FLOWERS STUCKEY</td>
<td>HEALTHCARE CONSULTANT</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.38%</td>
<td>AlternaCare Home Health Services, Inc. - 100%</td>
<td>None</td>
<td>None</td>
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<td>CATHY J. BITLER</td>
<td>CONSULTANT</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.64%</td>
<td>C B &amp; B Service Solutions, LLC - 100%</td>
<td>None</td>
<td>None</td>
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<td>ROBERT M. CLAYPOOL</td>
<td>ELECTRIC COMPANY EXECUTIVE</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.65%</td>
<td>Vice President of Operations for Claypool Electric, Inc</td>
<td>None</td>
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<td>Data Action</td>
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<td>Branch Service Type</td>
<td>Branch ID_RSSD*</td>
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<td>State</td>
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<td>ok</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>1390324</td>
<td>STANDING STONE BANK</td>
<td>137 WEST WHEELING ST.</td>
<td>LANCASTER</td>
<td>OH</td>
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<tr>
<td>ok</td>
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<td>Full Service</td>
<td>3465712</td>
<td>ETY ROAD BRANCH</td>
<td>1356 ETY RD</td>
<td>LANCASTER</td>
<td>OH</td>
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<tr>
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<td>Electronic Banking</td>
<td>4260681</td>
<td><a href="http://WWW.STANDINGSTONEBANK.COM">WWW.STANDINGSTONEBANK.COM</a></td>
<td>137 W. WHEELING ST.</td>
<td>LANCASTER</td>
<td>OH</td>
</tr>
</tbody>
</table>