

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, 185, 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, Timothy K Zimmerman  
 Name of the Holding Company Director and Official  
 Chief Executive Officer

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.

Timothy K. Zimmerman  
 Signature of Holding Company Director and Official  
 3/25/2020

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

549300GDKH0YGC2DTT22

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

Reporter's Name, Street, and Mailing Address

Standard AVB Financial Corp

Legal Title of Holding Company

2640 Monroeville Blvd

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

Monroeville PA 15146

City State Zip Code

4785 Old William Penn Hwy, Murrysville, PA 15632

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sue A Parente SVP & CFO

Name Title

412-856-0363

Area Code / Phone Number / Extension

412-856-2577

Area Code / FAX Number

sparente@standardbankpa.com

E-mail Address

www.standardbankpa.com

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

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 .....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

## 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.

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
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City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

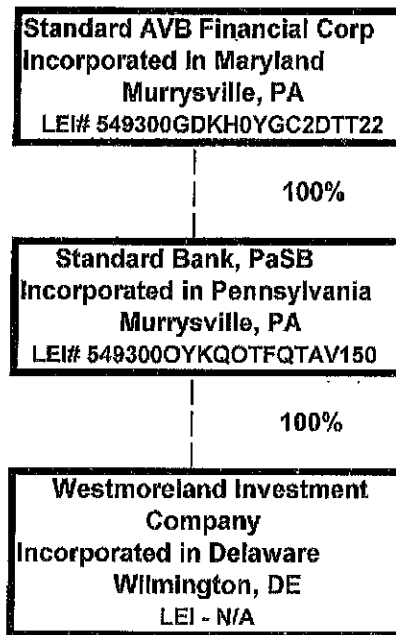
**Form FR Y - 6**

**Standard AVB Financial Corp.  
Murrysville, Pennsylvania  
Fiscal Year Ending December 31, 2019**

**Report Item:**

- 1. Standard AVB Financial Corp. does prepare an annual report for its Board of Directors and shareholders and is currently registered with the SEC.

2a. Organization Chart



- 2b. Branch List submitted via e-mail on March 24, 2019

Results: A list of branches for your depository institution **STANDARD BANK, PASB (ID\_RSSD 811279)**.  
 This depository institution is held by **STANDARD AVB FINANCIAL CORP. (4183442)** of **MURRYSVILLE, PA**.  
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

**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)	811279	STANDARD BANK, PASB	4785 OLD WILLIAM PENN HIGHWAY	MURRYSVILLE	PA	15668	WESTMORELAND	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Limited Service	3228814	CUMBERLAND BRANCH	200 NORTH MECHANIC STREET	CUMBERLAND	MD	21502	ALLEGANY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	2604475	LAVALE BRANCH	1275 NATIONAL HIGHWAY	LAVALE	MD	21502	ALLEGANY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	4262767	GREENSBURG OFFICE	5150 ROUTE 30	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	3669079	HYNDMAN BRANCH	3945 CENTER STREET	HYNDMAN	PA	15545	BEDFORD	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	2314448	LIGONIER BRANCH	211 WEST MAIN ST.	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	2314402	MONROEVILLE BRANCH	2640 MONROEVILLE BLVD.	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	2314457	MOUNT PLEASANT BRANCH	659 WEST MAIN STREET	MOUNT PLEASANT	PA	15666	WESTMORELAND	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	989329	BLAWNOX BRANCH	201 FREEPORT ROAD	PITTSBURGH	PA	15238	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	3269648	GREEN TREE BRANCH	875 GREENTREE ROAD, #100, SUITE 100	PITTSBURGH	PA	15220	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	1829	LAWRENCEVILLE BRANCH	5137 BUTLER STREET	PITTSBURGH	PA	15201	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	4419347	MCKNIGHT ROAD BRANCH	7703 MCKNIGHT ROAD	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	654672	MT TROY BRANCH	2000 MT TROY RD	PITTSBURGH	PA	15212	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	2093828	PITTSBURGH OFFICE	428 FORBES AVE	PITTSBURGH	PA	15219	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	921927	SHALER BRANCH	900 MOUNT ROYAL BLVD	PITTSBURGH	PA	15223	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Limited Service	4148599	SHALER DRIVE-THRU	1100 MOUNT ROYAL BOULEVARD	PITTSBURGH	PA	15223	ALLEGHENY	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	
OK		Full Service	2314466	SCOTTDALE BRANCH	100 PITTSBURGH ST.	SCOTTDALE	PA	15683	WESTMORELAND	UNITED STATES	Not Required	Not Required	STANDARD BANK, PASB	811279	

Standard AVB Financial Corp  
 Export, Pennsylvania  
 Fiscal Year Ending December 31, 2019

Report Item 3: Shareholders

1.a. 1.b. 1.c., 2.a. 2.b. 2.c.

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-19			Shareholders not listed in 3.1.a. through 3.1.c. that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-19		
1.a. Name & Address (City, State, Country)	1.b. Country of Citizenship or Incorporation	1.c. Number and Percentage of Each Class of Voting Securities	2.a. Name & Address (City, State, Country)	2.b. Country of Citizenship or Incorporation	2.c. Number and Percentage of Each Class of Voting Securities
Standard Bank, PaSB ESOP Monroeville, PA	USA	253,588 - 5.40% Common Stock (1)	N/A	N/A	N/A
M3 Funds, LLC M3 Partners, LP M3F, Inc. Jason A. Stock William C. Waller	USA	234,803 - 5.00% Common Stock (2)			
(1) Based on information contained in a Schedule 13G/A filed with the U.S. Securities Exchange Commission on February 3, 2020 (2) Based on information contained in a Schedule 13G/A filed with the U.S. Securities Exchange Commission on February 14, 2020					

Standard AVB Financial Corp.  
Export, Pennsylvania  
Fiscal Year Ending December 31, 2019

## Report (Item 4: Insiders)

1., 2., 3., a, b, c and 4. a, b, c.

1. Name & Address (City, State, Country)	2. Principal Occupation if other than with Bank Holding Company	3. a. Title & Position with Bank Holding Company	3. b. Title & Position with Subsidiaries (Include names of subsidiaries) (All positions below are with Standard Bank, PaSB)	3. c. Title & Position with Other Businesses (include names of other businesses)	4. a. Percentage of Voting Shares in Bank Holding Company	4. b. Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	4. c. List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Terence L. Graft Greensburg, PA USA	Funeral Director	Director Chairman of the Board	Director Chairman of the Board (Standard Bank)	President - Kepple-Graft Funeral Home President - Graft - Jacquillard Funeral Home	1.07%	N/A	Kepple-Graft Funeral Home, Inc.(100%) Graft-Jacquillard Funeral Home (65%)
Gregory J Saxon Oakmont, PA USA	Manufacturing - Conco Systems Inc.	Director Vice Chairman of the Board	Director Vice Chairman of the Board (Standard Bank)	President - Conco Services Corp President - Tencon Inc Partner - Saxon Associates President (inactive) - Saxon Enterprises	0.37%	N/A	N/A
William T. Ferrit Murrysville, PA USA	Supermarket/Pharmacy	Director	Director (Standard Bank)	Director/CEO/Chairman - Ferrit Enterprises President/Director - Ferrit Supermarkets, Inc. Director - Ferrit Land Company Director - Franklin Plaza, Inc. VP/Director - Lamplighter Inc. Secretary/Director - Value Drug Company Board Member - LGAR - Health and Rehab	0.86%	N/A	LGAR Ladies Grand Army of the Republic
Paul A Iurlano Pittsburgh, PA USA	Attorney Diocese of Pittsburgh	Director	Director (Standard Bank)	Attorney - Diocese of Pittsburgh, Board Member - Central Catholic H.S., Inc, North Catholic H.S., Inc., St. Joseph H.S. Inc., PGH Catholic Publishing Inc. and Catholic Parish Cemeteries Association	0.59%	N/A	N/A
John M Lally Pittsburgh, PA USA	CPA	Director	Director (Standard Bank)	Managing Partner - Lally & Co. LLC	0.69%	N/A	MKE Associates (90%)
Dave Mathews LaVale, MD USA	N/A	Director	Director (Standard Bank)	Director - Western Maryland Health System	1.26%	N/A	N/A
Ronald J Mock Pittsburgh, PA USA	CPA	Director	Director (Standard Bank)	President - Mock Bosco & Assoc President - Independent Controller Services Inc	0.38%	N/A	Mock Bosco & Assoc (40%) Independent Controller Services Inc (51%) 900 Washington Avenue LLC (40%)
Thomas J. Rennie Ligonier, PA USA	CPA	Director	Director (Standard Bank)	Officer - TDTM Properties, LLC President - Rennie & Associates CPAs PC	0.62%	N/A	N/A
Robert C Thomasmeyer Butler, PA USA	Communications	Director	Director (Standard Bank)	Executive Vice President - Miller Informations Systems Board of Trustee, Member - Butler Health System	0.71%	N/A	N/A
Dale A. Walker Mt Pleasant, PA USA	CPA	Director, Chairman - Audit Committee	Director (Standard Bank)	Director and Treasurer - Penn Laurel Holdings Director - Mount Pleasant Library	0.73%	N/A	N/A
Jennifer H. Lunden	Attorney	Director	Director	N/A	0.12%	N/A	N/A

Standard AVB Financial Corp.  
Export, Pennsylvania  
Fiscal Year Ending December 31, 2019

## Report Item 4: Insiders

1., 2., 3., a, b, c and 4. a, b, c.

1. Name & Address (City, State, Country)	2. Principal Occupation if other than with Bank Holding Company	3. a. Title & Position with Bank Holding Company	3. b. Title & Position with Subsidiaries (Include names of subsidiaries) (All positions below are with Standard Bank, PaSB)	3. c. Title & Position with Other Businesses (Include names of other businesses)	4. a. Percentage of Voting Shares in Bank Holding Company	4. b. Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	4. c. List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Murrysville, PA USA			(Standard Bank)				
Timothy K. Zimmerman Pittsburgh, PA USA	N/A	Director Chief Executive Officer	Director Chief Executive Officer (Standard Bank)	Director - Pittsburgh Civic Light Opera Director - ICBA Past Chairman - ICBA Member - Exec Committee - ICBA Director - ICBA, Bancard	2.75%	N/A	N/A
Andrew W. Hasley Pittsburgh, PA USA	N/A	Director President	Director President (Standard Bank)	Director - Pittsburgh Zoo & PPG Aquarium Director - PA Assoc Community Bankers Director - Federal Home Loan Bank of Pittsburgh Council Member - Community Depository Institutions Advisory Council of The Federal Reserve Bank of Cleveland	1.13%	N/A	N/A
Susan A. Parente Pittsburgh, PA USA	N/A	Executive Vice President Chief Financial Officer	Executive Vice President Chief Financial Officer (Standard Bank)	N/A	0.60%	N/A	N/A
John P. Kline Greensburg, PA USA	N/A	Executive Vice President Chief Lending Officer	Executive Vice President Chief Lending Officer	Board Member - United Way of Southwestern PA Board Treasurer - Westmoreland Cnty Chamber of Commerce Board Chair - St. Anne Home Board Chair - Salvation Army of Greensburg Board Member - Westmoreland Frick Hospital Foundation Board Member - Economic Growth Connection Board Treasurer - West Penn Power Sustainable Energy Fund Board Member - Penn Regional Investments Board Member - Westmoreland Cnty Industrial Devel Authority	0.01%	N/A	N/A
Christian M. Cheill Lawrence, PA USA	N/A	Senior Vice President Chief Credit Officer	Senior Vice President Chief Credit Officer (Standard Bank)	Board Member - Financial Industries Network Board Member & Treasurer - Georgetown Estates Townhouse Assoc. PA Loan Committee Member - Empire State CDC: The 504 Company Board Member - RMA Pittsburgh Chapter	0.12%	N/A	N/A
Shaile D. Crystaloski Greensburg, PA USA	N/A	Senior Vice President Chief Technology Officer	Senior Vice President Chief Technology Officer (Standard Bank)	N/A	0.60%	N/A	N/A
Susan M. DeLuca Glenshaw, PA USA	N/A	Senior Vice President Chief Risk Officer	Senior Vice President Chief Risk Officer (Standard Bank)	N/A	0.19%	N/A	N/A