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 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, RICHARD J MILLER
Name of the Holding Company Director and Official

TREASURER/CFO
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

Date of Signature 9/14/2020

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):
12/31/2019
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
THE APPLE CREEK BANC CORP
Mailing Address of the Holding Company
3 W MAIN ST PO BOX 237
Street / P.O. Box

APPLE CREEK Ohio 44606
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
HELEN M HICKS ASSISTANT TREASURER
Name Title

330-698-2637
Area Code / Phone Number / Extension
330-698-4770
Area Code / FAX Number

hhicks@applecreekbank.com
E-mail Address

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

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

Public reporting burden for this information collection is estimated to vary from 1.3 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0267), Washington, DC 20550.
**Report 1**
This report is an annual report for the shareholders and is not registered with the SEC. As specified by the appropriate Reserve Bank, 1 copy is being submitted.

**Report 2: Organizational Chart**

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Citizenship</th>
<th>Shareholding</th>
<th>% Shares Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apple Creek Bank Corp</td>
<td>USA</td>
<td>USA</td>
<td>USA</td>
</tr>
<tr>
<td>The Apple Creek Banking Company</td>
<td>USA</td>
<td>USA</td>
<td>USA</td>
</tr>
<tr>
<td>150% Ownership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liabilities various noted</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Report 3: Key Security Holders**

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Citizenship</th>
<th>Shareholding</th>
<th>Percentage of Voting Shares Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leondard Buford Trust No 2</td>
<td>USA</td>
<td>USA</td>
<td>USA</td>
</tr>
<tr>
<td>Margo Bovaird</td>
<td>USA</td>
<td>USA</td>
<td>USA</td>
</tr>
<tr>
<td>William A. Ritter Trustee</td>
<td>USA</td>
<td>USA</td>
<td>USA</td>
</tr>
<tr>
<td>Scott R. Sharron</td>
<td>USA</td>
<td>USA</td>
<td>USA</td>
</tr>
</tbody>
</table>

**Report 4: Market**

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Occupation</th>
<th>Position</th>
<th>Other Organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chad M. Bowman</td>
<td>Wooster OH USA</td>
<td>Financial Advisor</td>
<td>Director</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Margo Bovaird</td>
<td>Wooster OH USA</td>
<td>Attorney at Law</td>
<td>Secretary/Director</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>William A. Ritter</td>
<td>Wooster OH USA</td>
<td>Director of Finance</td>
<td>Acting Vice Chairman</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Scott R. Sharron</td>
<td>Wooster OH USA</td>
<td>Company President</td>
<td>Director</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Carol M. Bovaird</td>
<td>Loudonville OH USA</td>
<td>N/A</td>
<td>Assistant Secretary/Director</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Mark W. Sharron</td>
<td>Wooster OH USA</td>
<td>Entrepreneur</td>
<td>Director</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Richard Miller</td>
<td>GB, OH USA</td>
<td>N/A</td>
<td>Treasurer</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Lee A. Miller</td>
<td>Wooster OH USA</td>
<td>N/A</td>
<td>President and CEO/Director</td>
<td>(Bovaird Bowman Co)</td>
</tr>
<tr>
<td>Leonard Bovaird Trustee No 2</td>
<td>Wooster OH USA</td>
<td>N/A</td>
<td>Principal Shareholder</td>
<td>(Bovaird Bowman Co)</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: APPLE CREEK BANKING COMPANY, THE (ID_RSSD: 213912).
This depository institution is held by APPLE CREEK BANC CORP (1348993) of APPLE CREEK, OH.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>213912</td>
<td>Full Service (Head Office)</td>
<td>213912</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>1 WEST MAIN STREET</td>
<td>APPLE CREEK</td>
<td>OH</td>
<td>44606-0237</td>
<td>WAYNE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3358524</td>
<td>Full Service</td>
<td>3358524</td>
<td>GO1 MANCHESTER ROAD BRANCH</td>
<td>5091 MANCHESTER ROAD</td>
<td>AKRON</td>
<td>OH</td>
<td>44310</td>
<td>SUMMIT</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3358512</td>
<td>Full Service</td>
<td>3358512</td>
<td>WEST MAIN STREET</td>
<td>1 WEST MAIN STREET</td>
<td>APPLE CREEK</td>
<td>OH</td>
<td>44606</td>
<td>WAYNE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3156320</td>
<td>Full Service</td>
<td>3156320</td>
<td>BEACH CITY BRANCH</td>
<td>105 2ND AVENUE NORTHEAST</td>
<td>BEACH CITY</td>
<td>OH</td>
<td>44608</td>
<td>LTAR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2381144</td>
<td>Full Service</td>
<td>2381144</td>
<td>CANAL FULTON BRANCH</td>
<td>2454 LOCUST STREET SOUTH</td>
<td>CANAL FULTON</td>
<td>OH</td>
<td>44614</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3358554</td>
<td>Full Service</td>
<td>3358554</td>
<td>151 SOUTH MARKET STREET BRANCH</td>
<td>151 SOUTH MARKET STREET</td>
<td>WOODSON</td>
<td>OH</td>
<td>44691</td>
<td>WAYNE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>290719</td>
<td>Full Service</td>
<td>290719</td>
<td>MADISONBURG BRANCH</td>
<td>4500 CLEVELAND ROAD</td>
<td>WOODSON</td>
<td>OH</td>
<td>44691</td>
<td>WAYNE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>APPLE CREEK BANKING COMPANY, THE</td>
<td>213912</td>
<td></td>
</tr>
</tbody>
</table>