

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, 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

03/31/2021

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, 2020

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

<u>lanca</u>	<u>OH</u>	<u>43130</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Marta M. Brown VP&CFO

Name Title

740-653-5115

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

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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."		

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)	1390324	STANDING STONE BANK	137 WEST WHEELING ST.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	40239		0	STANDING STONE BANK	1390324	
ok		Full Service	3465712	ETY ROAD BRANCH	1356 ETY RD	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	452566		2	STANDING STONE BANK	1390324	
ok		Electronic Banking	4260688	WWW.STANDINGSTONEBANK.COM	137 W. WHEELING ST.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	521891		3	STANDING STONE BANK	1390324	

SSNB INC
137 W. WHEELING ST.
LANCASTER, OHIO 43130

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December 31, 2020

ITEM 1: ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2: ORGANIZATION CHART State of Incorporation

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

SSNB INC
137 W. WHEELING ST.
LANCASTER, OHIO 43130

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DECEMBER, 31 2020

ITEM 4 INSIDERS

4(1) NAME ADDRESS	4(1)a USA	4(2) OCCUPATION	4(3)a POSITION WITH SSNB, INC	4(3)b POSITION WITH STANDING STONE BANK	4(3)c POSITION WITH ANY OTHER COMPANY	4(4)a PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC	4(4)b PERCENTAGE OF VOTING STOCK OWNED IN THE WHOLLY-OWNED SUBSIDIARY STANDING STONE BANK	4(4)c COMPANY/PARTNERSHIP PERCENTAGE OF VOTING STOCK
JAMES E. FOX LANCASTER, OHIO, USA	USA	INSURANCE AGENT	DIRECTOR	DIRECTOR	Jim Fox State Farm Insurance - 100% ownership	3.33%	None	Jim Fox State Farm Insurance - 100%
JOHN H. HERRON PICKERINGTON, OHIO, USA	USA	RETIRED OIL AND GAS PARTNERSHIP	DIRECTOR	DIRECTOR	Crosswood, Inc. - 50% (President) Harrington Investment, Inc. - 50% (President) Jefferson Oil & Gas Company LLC - 50% (Managing Member) Jefferson Oil & Gas Company (Partnership) - 50% (General Partner) J-R Development Company (Partnership) - 50% (General Partner) WCH Transport, Inc (Treasurer)	1.07%	None	Crosswood, Inc. - 50% Harrington Investment, Inc. - 50% Jefferson Oil & Gas Company LLC - 50% Jefferson Oil & Gas Company (Partnership) - 50% J-R Development Company (Partnership) - 50%
JEFFREY L. BEARD PICKERINGTON, OHIO, USA	USA	N/A	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	Board of Trustees of Fairfield County Foundation - Non-profit Chairman of Route 33 Development Alliance - Non-profit Board of Trustees at Tiffin University Board of Directors Ohio Bankers League	0.59%	None	None
MARTA M. BROWN PATASKALA, OHIO, USA	USA	N/A	TREASURER	VICE PRESIDENT & CHIEF FINANCIAL OFFICER	None	0.38%	None	None
GALEN R. KELCH LOGAN, OHIO, USA	USA	N/A	VICE PRESIDENT	VICE PRESIDENT & CHIEF LENDING OFFICER	None	0.2%	None	None
KRISTIA CONAWAY LOGAN, OHIO, USA	USA	N/A	VICE PRESIDENT	VICE PRESIDENT OF OPERATIONS	None	0.6%	None	None
JULIE L. SCHMELTZER LANCASTER, OHIO, USA	USA	N/A	VICE PRESIDENT	VICE PRESIDENT OF RETAIL BANKING	None	0.08%	None	None
BARRY W. RITCHEY LOGAN, OHIO, USA	USA	RETIRED, BANK EXECUTIVE	DIRECTOR	DIRECTOR	None	0.60%	None	None
ROBERT B. RITCHLIN LANCASTER, OHIO, USA	USA	RETIRED PHYSICIAN	DIRECTOR	DIRECTOR	None	3.35%	None	None
ROBERT D. SWINEHART LANCASTER, OHIO, USA	USA	RETIRED POWER COMPANY EXECUTIVE	DIRECTOR	DIRECTOR	None	6.12%	None	None
KENT R. SWINEHART LANCASTER, OHIO, USA	USA	VP FOR DISTRIBUTOR OF CHARITABLE GAMING SUPPLIES	DIRECTOR BOARD CHAIRMAN	DIRECTOR BOARD CHAIRMAN	VP of Finance and Accounting for Lancaster Bingo Company, Inc	0.92%	None	None
DIANE FLOWERS STUCKEY LANCASTER, OHIO, USA	USA	HEALTHCARE CONSULTANT	DIRECTOR	DIRECTOR	AlteraCare Home Health Services, Inc - 100%	0.38%	None	AlteraCare Home Health Services, Inc. - 100%
CATHY J. BITLER LANCASTER, OHIO, USA	USA	CONSULTANT	DIRECTOR	DIRECTOR	CBTier Service Solutions, LLC - 100%	0.6%	None	CBTier Service Solutions, LLC - 100%
ROBERT M. CLAYPOOL LANCASTER, OHIO, USA	USA	ELECTRIC COMPANY EXECUTIVE	DIRECTOR	DIRECTOR	Vice President of Operations for Claypool Electric, Inc	0.95%	None	Claypool Electric - 50%