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 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.

1. Wayne McGaugh

Name of the Holding Company Director and Official

Treasurer

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

3/26/2021

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)

n/a

Reporters Name, Street, and Mailing Address

Sutton Bancshares, Inc.

Legal Title of Holding Company

1 South Main St

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

Attica

Ohio

□ 44807

City

State

Zip Code

n/a

Physical Location (if different from mailing address)

n/a

Person to whom questions about this report should be directed:

Wayne McGaugh

Treasurer

Name

Title

419-426-6216

Area Code / Phone Number / Extension

419-426-3041

Area Code / FAX Number

wmcgaugh@suttonbank.com

E-mail Address

www.suttonbank.com

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

Is confidential treatment requested for any portion of this report submission? 0

☑ 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 0

☑ No

☑ Yes

2. a letter justifying this request has been provided separately ... 0

☑ No

☑ Yes

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 (7100-0297), Washington, DC 20503.
Report Item 1: The holding company prepares the attached financial information for its securities holders and is not registered with the SEC.

Report Item 2a: Organizational Chart

[Diagram showing the organizational structure of Sutton Bancshares, Inc. and Sutton Bank with LEI numbers and incorporation details.]
### Results
A list of branches for your depository institution: SUTTON BANK (ID_RSSD: 110413).

This depository institution is held by SUTTON BANCSHARES, INC. (1134500) of ATTICA, OH.

The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

### 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.
- **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>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>110413</td>
<td>SUTTON BANK</td>
<td>3 SOUTH MAIN STREET</td>
<td>ATTICA</td>
<td>OH</td>
<td>44807</td>
<td>SENECA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<tr>
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<td></td>
<td>Full Service</td>
<td>2949925</td>
<td>ASHLAND CLAREMONT BRANCH</td>
<td>864 CLAREMONT AVE</td>
<td>ASHLAND</td>
<td>OH</td>
<td>44805</td>
<td>ASHLAND</td>
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<td>3657281</td>
<td>EAST MAIN STREET BRANCH</td>
<td>1521 EAST MAIN STREET</td>
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<td>OH</td>
<td>44805</td>
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<td>UNITED STATES</td>
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<td>OK</td>
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<td>Limited Service</td>
<td>3919439</td>
<td>MANSFIELD LEXINGTON AVE BRANCH</td>
<td>999 LEXINGTON AVENUE</td>
<td>MANSFIELD</td>
<td>OH</td>
<td>44907</td>
<td>RICHLAND</td>
<td>UNITED STATES</td>
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<td>3313206</td>
<td>EAST MAIN STREET BRANCH</td>
<td>883 NORTH LEXINGTON SPRINGALL ROAD</td>
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<td>Full Service</td>
<td>2288715</td>
<td>NEW LONDON OFFICE</td>
<td>61 PARK AVENUE</td>
<td>NEW LONDON</td>
<td>OH</td>
<td>44801</td>
<td>HURON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>OK</td>
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<td>Full Service</td>
<td>425030</td>
<td>TIFFIN BRANCH</td>
<td>700 W MARKET ST</td>
<td>TIFFIN</td>
<td>OH</td>
<td>44881</td>
<td>SENECA</td>
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<td>OK</td>
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<td>Full Service</td>
<td>2235549</td>
<td>WILLARD BRANCH</td>
<td>301 EAST WALTON STREET</td>
<td>WILLARD</td>
<td>OH</td>
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<td>HURON</td>
<td>UNITED STATES</td>
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<tr>
<td>(1)(a) Name</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
<td>(1)(a) Name</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
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<tr>
<td>Jerrold W. Ellis, Attica, OH, USA</td>
<td>USA</td>
<td>Common Stock (V): 15,142 5.96%</td>
<td>None to report</td>
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<td>Sutton State Bank 401(k) Savings Plan / ESOP, Attica, OH, USA</td>
<td>USA</td>
<td>Common Stock (V): 36,852 14.50%</td>
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<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>(1) Principal Occupation if other than with Holding Company</td>
<td>(4) Title &amp; Position with Subsidiary (Sutton Bank)</td>
<td>(5) Title &amp; Position with Other Businesses (Include names of other businesses)</td>
<td>(6) Percentage of Voting Shares in Holding Company</td>
<td>(7) Percentage of Voting Shares in Subsidiary</td>
<td>(8) Other names of other companies (include partnerships) if 2.9% or more of voting securities are held</td>
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<td>Eric A. Gillett</td>
<td>Attica, OH, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director &amp; Chairman (Sutton Bank)</td>
<td>N/A</td>
<td>2.36%</td>
<td>None</td>
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<td>J. Anthony Gore &amp;</td>
<td>Tiffin, OH, USA</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>Director &amp; CEO (Sutton Bank)</td>
<td>N/A</td>
<td>0.78%</td>
<td>None</td>
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<td>D. Ford Mennel</td>
<td>Findlay, OH, USA</td>
<td>Executive, flour milling</td>
<td>Director</td>
<td>President - Mennel Milling</td>
<td>0.59%</td>
<td>None</td>
<td>Motte &amp; Bailey Assets, LLC 100% / Renwood Mills, LLC &amp; Ohio Logistics/Findlay's Tall Timbers 50%</td>
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<td>Matthew C. Roberts, PhD</td>
<td>Worthington, OH, USA</td>
<td>Owner, Economic Research and Training</td>
<td>Director</td>
<td>Owner, Kehmante Group LLC</td>
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<td>Kehmante Group, LLC 100%</td>
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<td>Thomas M. Showman</td>
<td>Willard, OH, USA</td>
<td>N/A</td>
<td>Director &amp; VP</td>
<td>Director &amp; President (Sutton Bank)</td>
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<td>0.79%</td>
<td>None</td>
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<td>Todd A. Sutton</td>
<td>Louisville, TN, USA</td>
<td>Executive, Bio Products</td>
<td>Director</td>
<td>President - DuPont Tate &amp; Lyle Bio Products</td>
<td>0.11%</td>
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<td>Lisa E. Young</td>
<td>Tiffin, OH, USA</td>
<td>CPA</td>
<td>Director</td>
<td>Owner, Lisa Young CPA</td>
<td>0.16%</td>
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<td>Lisa Young, CPA 100%</td>
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<td>Micham S. Channe</td>
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<td>Retired</td>
<td>Director</td>
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<td>Sutton State Bank 401(k) Savings Plan / ESOP</td>
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