

Form FR Y-6

Somerset Trust Holding Company
Somerset, Pennsylvania
Fiscal Year Ending December 31, 2021

Report Item :

1 Annual report for shareholders - following all other schedules enclosed

2a Organization Chart :



2b Domestic Branch Listing

3 Security Holders (5% or more voting power)

4 Insiders

4c Insiders - voting shares at other companies additional information

Results: A list of branches for your holding company: **SOMERSET TRUST HOLDING COMPANY (2914857) of SOMERSET, PA.**
 The data are as of 12/31/2021. Data reflects information that was received and processed through 03/25/2022

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	Head Office	Head Office ID	RSSD*
OK		Full Service (Head Office)	212522		SOMERSET TRUST COMPANY	151 WEST MAIN STREET	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4527297		GRANTSVILLE PLAZA BRANCH	3245 CHESTNUT RIDGE ROAD	GRANTSVILLE	MD	21536	GARRETT	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4897066		SOMERSET TRUST COMPANY - BEDFORD OFFICE	8796 LINCOLN HIGHWAY	BEDFORD	PA	15522	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	1878541		BERLIN OFFICE	420 MAIN STREET	BERLIN	PA	15530	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4463742		BOSWELL OFFICE	210 OHIO STREET	BOSWELL	PA	15531	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4095947		CHAMPION OFFICE	1446 COUNTY LINE ROAD	CHAMPION	PA	15622	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358476		CONFLUENCE OFFICE	612 LOGAN PLACE	CONFLUENCE	PA	15424	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4763077		CONNELLSVILLE OFFICE AT THE TRAIN STATION COMPLEX	904 WEST CRAWFORD AVENUE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	4576866		PECHIN IN-STORE BRANCH	232 N PITTSBURGH ST	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	4489939		SOMERSET TRUST COMPANY-CONNELLSVILLE BRANCH INSIDE WAL-MART	1450 MORRELL AVENUE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4365499		FISHERTOWN OFFICE	2095 QUAKER VALLEY RD	FISHERTOWN	PA	15539	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	2862828		HOOVERSVILLE OFFICE	803 BARN STREET	HOOVERSVILLE	PA	15936	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4587460		SOMERSET TRUST COMPANY - HOPWOOD OFFICE	1141 NATIONAL PIKE	HOPWOOD	PA	15445	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
Close	3/31/17	Limited Service	3649606		ALLEGHENY LUTHERAN HOME	807 GOUCHER STREET	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	3385449		GIANT EAGLE OFFICE	344 GOUCHER STREET	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358467		JOHNSTOWN OFFICE	116 MARKET STREET	JOHNSTOWN	PA	15901	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3385430		RICHLAND OFFICE	1416 SCALP AVENUE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	4935463		SOMERSET TRUST COMPANY - RICHLAND IN-STORE BRANCH	1513 SCALP AVE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Limited Service	4894560		SOMERSET TRUST COMPANY-UPJ CAMPUS BRANCH	450 SCHOOLHOUSE ROAD	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4095956		VINCO OFFICE	2690 WILLIAM PENN AVENUE SUITE 5	JOHNSTOWN	PA	15909	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4207441		WESTWOOD OFFICE	1739 LYTER DR	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4229322		LIGONIER MAIN	228 W MAIN ST	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Close	12/31/2018	Full Service	4385563		OAK GROVE OFFICE	3720 STATE ROUTE 711	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	4416515		NATIONAL PIKE BRANCH	4640 NATIONAL PIKE	MARKLEYSBURG	PA	15459	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358494		MEYERSDALE OFFICE BRANCH	151 CENTER STREET	MEYERSDALE	PA	15552	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	2828619		MEYERSDALE SOUTHSIDE OFFICE	7109 MASON DIXON HIGHWAY	MEYERSDALE	PA	15552	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	4720922		SOMERSET TRUST COMPANY - MT. PLEASANT BRANCH	2100 SUMMIT RIDGE PLAZA	MOUNT PLEASANT	PA	15666	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3358506		GLADES PIKE OFFICE	4185 GLADES PIKE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	3397130		SOMERSET CROSSING	2028 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service	3649615		SOMERSET PLAZA OFFICE	1614 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Trust	3689853		TRUST DEPARTMENT HISTORIC BUILDING	131 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	5316881		SOMERSET TRUST COMPANY - UNIONTOWN GIANT EAGLE BRANCH	581 PITTSBURGH RD	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service - Retail	4846961		SOMERSET TRUST COMPANY-YOUNGWOOD OFFICE	250 SOUTH 3RD ST	YOUNGWOOD	PA	15697	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	11/1/17	Full Service - Retail	2914857		LIGONIER GIANT EAGLE	117 S WALNUT ST.	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	5/11/2018	Full Service	5242702		NORTH HUNTINGDON/IRWIN OFFICE	12120 US 30 (NORWIN TOWNE SQUARE)	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	6/26/2018	Full Service	5316863		NEW FLORENCE OFFICE	161 12TH STREET	NEW FLORENCE	PA	15944	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	8/17/2018	Full Service - Retail	5316872		NORTH HUNTINGDON WALMART OFFICE	915 MILLS DRIVE	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	4/15/2019	Full Service	5394919		GREENSBURG - E. PITTSBURGH ST	859 E PITTSBURGH ST.	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	9/16/2019	Full Service - Retail	5429165		WESTMORELAND MALL OFFICE	5256 ROUTE 30 EAST - UNIT FC-05	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	9/23/2019	Full Service	5429156		UNIONTOWN OFFICE	82 W FAYETTE ST.	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	10/1/2019	Full Service	432012		LILLY OFFICE	500 MAIN STREET	LILLY	PA	15938	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK	10/15/2019	Full Service	5533802		SCHELLSBURG OFFICE	3966 LINCOLN HWY, STE 101	SCHELLSBURG	PA	15559	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
ADD	7/20/2020	Full Service	5533790		SCOTTDALE	157 PITTSBURGH STREET	SCOTTDALE	PA	15683	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
ADD	12/4/2020	Full Service	5556904		FROSTBURG IN-TOWN	3 SOUTH BROADWAY	FROSTBURG	MD	21532	ALLEGANY	UNITED STATES	SOMERSET TRUST COMPANY		212522
ADD	2/27/2021	Full Service	5588633		FROSTBURG BRANCH	351 E MAIN ST.	FROSTBURG	MD	21532	ALLEGANY	UNITED STATES	SOMERSET TRUST COMPANY		212523
ADD	2/23/2021	Full Service	5588642		PERRYOPOLIS BRANCH	100 QUAKER CHURCH RD.	PERRYOPOLIS	PA	15473	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212524
ADD	9/28/2021	Limited Service	5656596		CONNELLSVILLE FALCON BRANCH (high school)	201 FALCON DRIVE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212525

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Report Item 3: Securities Holders

(1)(a)	(1)(b)	(1)(c)*	
George Henry Cook ^ Somerset, PA, USA	USA	78,624	3.12%
Thomas J Cook Ligonier, PA, USA	USA	66,241	2.63%
Andrew F Cook ^ Somerset, PA, USA	USA	39,142	1.55%
Peter Cook ^ Seattle, WA, USA	USA	38,937	1.54%
John E Cook ^ Pittsburgh, PA, USA	USA	37,342	1.48%
Eve M Cook Davidsville, PA, USA	USA	8,040	0.32%
Cassandra J Cook Somerset, PA, USA	USA	5,000	0.20%
V Susanne Cook Pittsburgh, PA, USA	USA	3,840	0.15%
Jannelle R Cook Seattle, WA, USA	USA	800	0.03%
Rachel C Zellem Colchester, VT, USA	USA	810	0.03%
Sarah E Cook Somerset, PA, USA	USA	800	0.03%
George J Cook Pittsburgh, PA, USA	USA	800	0.03%
		280,376	11.12%
Common Stock, combined under Footnote 7 regarding family			

Report Item 3: Securities Holders, continued

(1)(a)	(1)(b)	(1)(c)*	
Joan M Wheeler Somerset, PA, USA	USA	120,916	
Edward E Miller II Somerset, PA, USA	USA	41,856	
Randy A Davies Somerset, PA, USA	USA	7,834	
Paul J Wheeler Somerset, PA, USA	USA	3,993	
Stacy A Wheeler Somerset, PA, USA	USA	3,992	
		<u>178,591</u>	<u>7.08%</u> Common Stock, combined under Footnote 7 regarding family
Somerset Trust Company Employee Stock Ownership Plan The Trust Department of Somerset Trust Company (Trustee) Somerset , PA, USA	USA	167,938	6.66% Common Stock

^ Note: shares held jointly with spouse shown only under primary shareholder to avoid double counting

* Note: Information includes beneficial owners of shares held in street name where available.

Where FYE data was not available, information provided as of the Proxy Record Date of March 10, 2022

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Report Item 4: Directors and Officers, Insiders

(1) Name, City, State, Country	(2) Principal Occupation if other than	(3)(a) Title & Position with	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of	(4)(b) Percentage of	(4)(c) Percentage of Voting Shares of other
G. Henry Cook Somerset, PA, USA	N/A	Chairman	Director Somerset Trust Co.	N/A	3.12% *	N/A	N/A
Thomas J. Cook, Esq Ligonier, PA, USA	N/A	Secretary	Director Somerset Trust Co.	Partner - GUB Group	2.63% *	N/A	33% GUB Group
Sean M. Cook Hollidaysburg, PA, USA	N/A	President	CEO, President & Director Somerset Trust Co.	N/A	0.11%	N/A	N/A
Sean C. Isgan Somerset, PA, USA	Division Manager Apex Companies, LLC	Director	Director Somerset Trust Co.	President - Beechtree Holdings, Inc. Owner - Dogwood Holdings, LP Manager - Whitetail Holdings, LLC Trustee - ABI 2021 Trust	0.09%	N/A	100% Beechtree Holdings, Inc. 100% Dogwood Holdings LP 100% Whitetail Holdings, LLC
Jeffrey P Anzovino Greensburg, PA USA	Managing Partner Deluzio & Company, LP	Director	Director Somerset Trust Co.	Managing Partner - Deluzio & Company, LP	0.00%	N/A	N/A
Vickie L. Beer Sipesville, PA USA	Owner VLBeer Consulting, LLC	Director	Director Somerset Trust Co.	Owner - VLBeer Consulting, LLC	0.25%	N/A	100%
Ann Persun Somerset, PA, USA	Treasurer Somerset Area Food Pantry	Director	Director Somerset Trust Co.	N/A	0.78%	N/A	N/A
Troy A. Miller Somerset, PA, USA	President Luther P. Miller, Inc.	Director	Director Somerset Trust Co.	President- Luther P. Miller, Inc.	0.02%	N/A	35%
James G. Knepper, Jr. Somerset, PA, USA	Partner Acrisure, LLC dba Knepper Insurance	Director	Director Somerset Trust Co.	Partner - Acrisure, LLC dba Knepper Insurance	0.29%	N/A	100%
J. Scott Roberts Johnstown, PA, USA	Co-Owner Sun Storm, LLC	Director	Director Somerset Trust Co.	Co-Owner - SunStorm, LLC	0.01%	N/A	50%
Jennifer A Sheeler Friedens, PA, USA	N/A	Interim Treasurer & Chief Financial Officer	VP & Interim Chief Financial Officer Somerset Trust Co.	N/A	0.00%	N/A	N/A
Andrew F Cook Somerset, PA, USA	Retired Somerset Trust Company	N/A	N/A	Unknown	1.55% *	N/A	Unknown
Peter Cook Seattle, WA, USA	Consultant Cook & Associates	N/A	N/A	Consultant - Cook & Associates	1.54% *	N/A	Unknown
John E Cook Pittsburgh, PA, USA	Retired	N/A	N/A	Unknown	1.48% *	N/A	Unknown
Eve M Cook Davidsville, PA, USA	N/A	N/A	N/A	Unknown	0.32% *	N/A	Unknown
Cassandra J Cook Somerset, PA, USA	Retired	N/A	N/A	Unknown	0.20% *	N/A	Unknown
V Susanne Cook Pittsburgh, PA, USA	Partner Cohen & Grigsby	N/A	N/A	Partner - Cohen & Grigsby	0.15% *	N/A	Unknown
Jannelle R Cook Seattle, WA, USA	Travel Agent Independent	N/A	N/A	Unknown	0.03% *	N/A	Unknown
Rachel C Zellem Colchester, VT, USA	Development Specialist American Red Cross	N/A	N/A	Unknown	0.03% *	N/A	Unknown
Sarah E Cook Somerset, PA, USA	N/A	N/A	N/A	Unknown	0.03% *	N/A	Unknown
George J Cook Pittsburgh, PA, USA	Co-Founder Honeycomb	N/A	N/A	Unknown	0.03% *	N/A	Unknown

* Listed as Insiders based on Footnote 9 regarding Family, voting shares combined totals 11.12%