

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2022
 Month / Day / Year

I, Steven C. Wainwright
 Name of the Holding Company Director and Official
Trustee
 Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
2012 Waterford Commercial and Savings Bank
Shareholders Voting Trust
 Legal Title of Holding Company
PO Box 65
 (Mailing Address of the Holding Company) Street / P.O. Box
Waterford OH 45786
 City State Zip Code
20115 State Route 339, Waterford OH
 Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Loretta Murphy Vice President
 Name Title
740-984-2357
 Area Code / Phone Number / Extension
740-984-4460
 Area Code / FAX Number
lmurphy@waterfordbank.com
 E-mail Address
NA
 Address (URL) for the Holding Company's web page

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.

Steven C. Wainwright
 Signature of Holding Company Director and Official
03/02/2023
 Date of Signature

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> 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 Federal Reserve Bank Use Only	
RSSD ID _____	
C.I. _____	

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Form FR Y-6

**2012 Waterford Commercial & Savings Bank Shareholders Voting Trust
Waterford, Ohio
Fiscal Year Ending December 31, 2022**

Report Item

1: The bank holding company uses the Annual Disclosure Statement prepared by The Waterford Commercial and Savings Bank for its securities holders. The holding company is not registered with the SEC. As specified by the appropriate Reserve Bank a copy is enclosed.

3(1): Securities Holders:

(1)(a) Mary Margaret Drake, McConnelville, Ohio, USA
(1)(b) USA
(1)(c) 8,010 Shares—6.71% Common Stock

(1)(a) Ray and Betty Kennedy Trust, Waterford, OH, USA
Ray and Betty Kennedy, Trustees
(1)(b) USA
(1)(c) 8,000 Shares—6.71% Common Stock

(1)(a) Larry D Lang, Waterford, Ohio, USA
(1)(b) USA
(1)(c) 7,767 Shares—6.51% Common Stock

(1)(a) *David A and Vicki J Orndoff, Windsor, Ohio, USA
(1)(b) USA
(1)(c) 8,000 Shares—6.71% Common Stock

(1)(a) *Carol A and Timothy J Andy, Washington, Pennsylvania, USA
(1)(b) USA
(1)(c) 6,319 Shares—5.30% Common Stock

(1)(a) Barbara Ruth Armitage, Santa Paula, California, USA
(1)(b) USA
(a)(c) 7,137 Shares—5.98% Common Stock

(1)(a) *Steven C and E Christine Wainwright, Waterford, Ohio, USA
(1)(b) USA
(1)(c) 7,687 Shares—6.44% Common Stock

3(2): (2)(a) *Harold R and Diane W Tuten, Marietta, Ohio, USA
(2)(b) USA

(2)(c) 24,514 Shares—20.56% Common Stock

4: Attachment.

*Stock is held jointly

Report Item 4

Name, City, State Country	Principal Occupation if other than with holding company	Title & Position with holding co	Title & Position with Subsidiaries: only Subsidiary-Waterford Commercial and Savings Bank	Title & Position with other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Stock Ownership	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies & percentage of voting securities held)
Robert L. Teters Waterford, OH USA	N/A	Trustee	Director	N/A	0.83%	0.50%	Jointly held with Diana J. Teters	N/A
Diana J. Teters Waterford, OH USA	N/A	N/A	N/A	N/A	0.83%	0.50%	Jointly held with Robert L. Teters	N/A
Steven C. Wainwright Waterford, OH USA	Owner Wainwright's Fine Jewelry	Trustee	Chairman of the Board/Director	Wainwright's Fine Jewelry, Owner Beverly, OH	6.44%	3.84%	Jointly held with E. Christine Wainwright	N/A
E. Christine Wainwright Waterford, OH USA	N/A	N/A	N/A	N/A	6.44%	3.84%	Jointly held with Steven C. Wainwright	N/A
Carol A. Andy Washington PA USA	N/A	N/A	N/A	N/A	5.30%	3.15%	Jointly held with Timothy J. Andy	N/A
Timothy J. Andy Washington PA USA	N/A	N/A	N/A	N/A	5.30%	3.15%	Jointly held with Carol A. Andy	N/A
Timothy C. Andy Pittsburgh, PA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
Barbara A. Armitage Santa Paula, CA USA	N/A	N/A	N/A	N/A	5.98%	3.56%		N/A
Jason M. Armitage Santa Barbara, CA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
Jesse D. Armitage Ventura, CA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
Maggie D. Eich Highland Heights, OH USA	N/A	N/A	N/A	N/A	0.05%	0.03%		N/A
Ian W. Harris Pittsburgh, PA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
Roberta L. Pitts Oakdale, PA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
Stevie N. Riggs Pepper Pike, OH USA	N/A	N/A	N/A	N/A	0.05%	0.03%		N/A

Kathryn C. Tucker Beverly, OH USA	N/A	N/A	CEO & Director	N/A	0.11%	0.06%		N/A
Dianne Sue Wainwright Pittsburgh, PA USA	N/A	N/A	N/A	N/A	4.94%	2.94%		N/A
Sean D. Wainwright Oakdale, PA USA	N/A	N/A	N/A	N/A	0.10%	0.06%		N/A
Terry Douglas Wainwright Beverly, OH USA	N/A	N/A	N/A	N/A	4.43%	2.64%		N/A
Robert T. Lang Waterford, OH USA	Owner T&K Auto Parts	Trustee	Director	T & K Auto Parts, Owner/President Beverly, OH YAK Developers, Partner Marietta, OH Kick Enterprises, Partner Marietta, OH Terry & Karen Lang Rentals, Owner/Partner Waterford, OH G & T Productions Waterford, OH	2.55%	1.52%	Jointly held with Karen L. Lang	T & K Auto Parts, Owner/President--87% YAK Developers, Partner--50% Kick Enterprises, Partner--50% Terry & Karen Lang Rentals, Owner/Partner--50% G & T Productions, Partner--50%
Karen L. Lang Waterford, OH USA	N/A	N/A	N/A	Terry & Karen Lang Rentals, Owner/Partner Waterford, OH	2.55%	1.52%	Jointly held with Robert T. Lang	Terry & Karen Lang Rentals, Owner/Partner--50%
Gary J. Lang Waterford, OH USA	N/A	N/A	N/A	G & T Productions Waterford, OH G & L Drilling LLC Beverly, OH B & E Resources Beverly, OH	1.84%	1.10%		G & T Productions, Partner--50% G & L Drilling LLC B & E Resources
Larry D. Lang Waterford, OH USA	N/A	N/A	N/A	G & L Drilling LLC Beverly, OH B & E Resources Beverly, OH Lang Oil & Gas Inc Beverly, OH Lang's Poured Walls LLC Beverly, OH	6.51%	3.88%		G & L Drilling LLC B & E Resources Lang Oil & Gas Inc
Franklin J. Lang Marietta, OH USA	N/A	N/A	N/A	YAK Developers, Partner Marietta, OH Kick Enterprises, Partner Marietta, OH	1.13%	0.67%	Jointly held with Judy A. Lang	YAK Developers, Partner--50% Kick Enterprises, Partner--50%
Judy A. Lang Marietta, OH USA	N/A	N/A	N/A		1.13%	0.67%	Jointly held with Franklin J. Lang	N/A
Susanna D. Baker Beverly, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%		N/A
Rachel D. Klinger Waterford, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Steven C. Klinger	N/A

Steven C. Klinger Waterford, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Rachel D. Klinger	N/A
Keith E. Tuten Marietta, OH USA	N/A	N/A	Director	N/A	3.36%	2.00%	Jointly held with Tamara S. Tuten	N/A
Tamara S. Tuten Marietta, OH USA	N/A	N/A	N/A	N/A	3.36%	2.00%	Jointly held with Keith E. Tuten	N/A
Michael C. Tuten Waterford, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Johnna K. Tuten	N/A
Johnna K. Tuten Waterford, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Michael C. Tuten	N/A
Richard R. Tuten Stockport, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Lana Y. Tuten	N/A
Lana Y. Tuten Stockport, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Richard R. Tuten	N/A
Scott Tuten Athens, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Michelle L. Tuten	N/A
Michelle L. Tuten Athens, OH USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Scott Tuten	N/A
William D. Tuten Dyersburg, TN USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with Jerilyn Tuten	N/A
Jerilyn Tuten Dyersburg, TN USA	N/A	N/A	N/A	N/A	2.93%	1.75%	Jointly held with William D. Tuten	N/A

Wainwright Family consists of:

Steven C. Wainwright
E. Christine Wainwright
Carol A. Andy
Timothy J. Andy
Timothy C. Andy
Barbara A. Armitage
Jason M. Armitage
Jesse D. Armitage
Maggie D. Eich
Ian W. Harris
Roberta L. Pitts
Stevie N. Riggs
Kathryn C. Tucker
Dianne Sue Wainwright
Sean D. Wainwright
Terry Douglas Wainwright

27.67% **16.49%**

Lang Family consists of:

Robert T. Lang
Karen L. Lang

12.05% **7.18%**

Gary J. Lang
Larry D. Lang
Franklin J. Lang
Judy A. Lang

Tuten Family consists of:

Keith E. Tuten
Tamara S. Tuten
Susanna D. Baker
Rachel D. Klinger
Steven C. Klinger
Michael C. Tuten
Johnna K. Tuten
Richard R. Tuten
Lana Y. Tuten
Scott Tuten
Michelle L. Tuten
William D. Tuten
Jerilyn Tuten

20.98% **12.50%**