

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):

December 31, 2022

Month / Day / Year

I, J. Jeff Farthing
 Name of the Holding Company Director and Official
CEO/President
 Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Savings Bancorp, Inc.

Legal Title of Holding Company

PO Box 310

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

Circleville OH 43113

City State Zip Code

118 N. Court St., Circleville, OH 43113

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:

Mark Lightle CFO - The Savings Bank

Name Title

740-420-317

Area Code / Phone Number / Extension

740-420-7616

Area Code / FAX Number

mark.lightle@thesavingsbank.net

E-mail Address

www.thesavingsbankohio.bank

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.

[Signature]
 Signature of Holding Company Director and Official

03/24/2023
 Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=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."

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

Savings Bancorp, Inc.

Circleville, OH 43113

December 31, 2022

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address (City, State, Country)	Principal Occupation, if other than with holding company	Title/Position with holding company	Title/Position with Subsidiaries (including subsidiary name)	Title/Position with Other Businesses (including business name)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (including subsidiary name)	Percentage of Voting Securities in any other co. (including co. name) if \geq 25%
John R. Ankrom, Circleville, OH USA	Architect	Director	The Savings Bank, Director	Ankrom Architects, Owner	0.26%	0%	100%, Ankrom Architects
Mark Bess, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Mortgage Lending	N/A	0.04%	0%	0%
John E. Bowers, New Harbor, ME USA	Attorney	Director	The Savings Bank, Director	Luper Neidenthal and Logan, Attorney	0.55%	0%	0%
Connie L. Campbell, Circleville, OH USA	Bank Employee	Director, Holding Company Secretary	The Savings Bank, Director	N/A	0.33%	0%	0%
H. Scott Clifton, Circleville, OH USA	Land Manager	Director	The Savings Bank, Director	SVKC LLC, Owner	9.55%	0%	100%, SVKC LLC
Richard J. Clifton, Circleville, OH USA	Farm Supply Contractor	Director	The Savings Bank, Director	Chief Acres LLC, Owner	1.23%	0%	100%, Chief Acres LLC
J. Jeff Farthing, Stoutsville, OH USA	Bank Employee	Director, President/CEO Holding Company	The Savings Bank, President/CEO	N/A	0.01%	0%	50% 1500 WCH LLC, 40% 1301 RVB LL, 40% 610 NPB LLC
Stephen A. Gary, Clarsburg, OH USA	Retired Banker	Director	The Savings Bank, Director	N/A	0.44%	0%	0%
Jason Harrell, Lancaster, OH USA	Bank Employee	N/A	The Savings Bank, EVP/CLO	N/A	0.00%	0%	0%

Marvin Homan, London, OH USA	CPA	Director	The Savings Bank Director	Kentner Sellers LLP, CPA/Partner	0.04%	0%	20% Kentner Sellers LLP, 16% Whizbang LTD, 16% Falls Creek Advisors LLC, 100% Homan Holdings of London LLC, 50% Zabloudil Consulting LLC dba DizmondZ, 50% Marvin J Homan CPA
Lonnie Kuhlwein, Amanda, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.01%	0%	0%
Steve J. Lelonek, Grove City, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.01%	0%	33.33% LeLorr Properties I, 33.33% LeLorr Properties II, 33.33% LeLorr Properties III, 100% LeLo Partners LLC
Mark Lightle, Chillicothe, OH USA	Bank Employee	N/A	The Savings Bank, SVP/CFO	N/A	0.03%	0%	0%
Robert D. Mabe, Ashville, OH USA	Pharmacist	Director	The Savings Bank, Director	Ashville/Circleville Apothecaries, Owner	0.28%	0%	100% Robert D Mabe Inc, 100% Bob Mabe Rentals Inc
Jessica M. Mullins, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, EVP/COO	N/A	0.00%	0%	0%
James F. Stevens, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, SVP/IT	N/A	0.01%	0%	0%
Teresa P. Strait, Lexington, KY USA	Bank Employee	N/A	The Savings Bank, SVP/Compliance	N/A	0.02%	0%	50% 1113 Brickhouse LLC
Thomas F. Tootle, Circleville, OH USA	Attorney	Director	The Savings Bank, Director	Tootle Law Office, Managing Member	0.17%	0%	100%, Tootle Law Office, 45% Tootle Farms LLC
Kimberly Videkovich, Ashville, OH USA	Bank Employee	N/A	The Savings Bank, VP/HR	N/A	0.00%	0%	50% County Line Meats LLC
Julie Schmeltzer, Lancaster, OH USA	Bank Employee	N/A	The Savings Bank, VP/Operations	N/A	0.00%	0%	0%
Kristi Conaway, Logan, OH USA	Bank Employee	N/A	The Savings Bank, VP/Operations	N/A	0.01%	0%	0%
Galen Kelch, Rockbridge, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.01%	0%	0%

Todd Harris, Chillicothe OH USA	Bank Employee	N/A	The Savings Bank, VP/Credit	N/A	0.00%	0%	0%
Kent Swinehart, Lancaster, OH USA	CPA	N/A	The Savings Bank, Director		0.15%	0%	0%