

FEDERAL RESERVE BANK
OF CLEVELAND

2014 MAR 21 A 10:39

STATISTICS & ANALYSIS
DEPARTMENT

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

December 31, 2013

Month / Day / Year

I, Craig Lawhead

Reporter's Name, Street, and Mailing Address

Killbuck Bancshares, Inc.

Name of the Holding Company Director and Official
President

Legal Title of Holding Company

165 N. Main St. / PO Box 407

Title of the Holding Company Director and Official

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

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.

Killbuck OH 44637
City State Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Rachel D. Miller Asst VP / Accounting

Name Title

330-276-4881

Area Code / Phone Number / Extension

330-276-0591

Area Code / FAX Number

ramiller@killbuckbank.com

E-mail Address

www.killbuckbank.com

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

Signature of Holding Company Director and Official

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 2010759
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Killbuck Bancshares, Inc.
FR Y-6 December 31, 2013

Preparer: Rachel D. Miller, Assistant Vice President

Report Item #1: Annual report is included.

Report Item #2a: Organization Chart

- 1) The Killbuck Savings Bank Company, 165 North Main Street, Killbuck, OH is wholly owned (100%) by Killbuck Bancshares, Inc., and is the only subsidiary of Killbuck Bancshares, Inc. The Killbuck Savings Bank Company and Killbuck Bancshares, Inc. were incorporated in Ohio.

Report Item #2b: Domestic Branch Listing

Submitted via email to structure@clev.frb.org on March 10, 2014 at 10:00am.

Report Item #3: Securities holders

- 1) Two shareholders of record own at least 5% of the 607,661 outstanding shares of common stock:

Cede and Company	56,171 shares (Percentage owned 9.24%)
New York, NY [REDACTED]	
Incorporated in U.S.A.	

The Holmes Limestone Company	45,120 shares (Percentage owned 7.42%)
Berlin, OH [REDACTED]	
Incorporated in U.S.A.	

- 2) Not applicable

Report Item #4: Insiders

John W. Baker (Retired)
Big Prairie, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.03% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Ted Bratton (Farmer and Oil & Gas Production)
Danville, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.07% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Lawrence Cardinal (Banker)
Massillon, OH U.S.A.
Vice President/Secretary: Killbuck Bancshares, Inc. (.01% of outstanding shares)
Senior Vice President/CFO: The Killbuck Savings Bank Co.

Craig A. Lawhead (Banker)
Millersburg, OH U.S.A.
Director/President: Killbuck Bancshares, Inc. (.30% of outstanding shares)
Director/President/CEO: The Killbuck Savings Bank Co.
Partner: 83 Self-Storage (50% ownership)

Allan R. Mast (Construction)
Berlin, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.39% of outstanding shares)
Director: The Killbuck Savings Bank Co.
Secretary: Holmes M&M Construction, Inc. (47% ownership)
Secretary/Treasurer: Mast Enterprises (50% ownership)
Partner: Mast Family Group LLC (30% ownership)

Max Miller (Attorney)
Millersburg, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.08% of outstanding shares)
Director: The Killbuck Savings Bank Co.
Member: Miller, Mast, Mason & Bowling, Ltd. (33% ownership)
President: Whiteacre, Inc. (33% ownership)
Member: Monroe Street Title Co., Ltd. (33% ownership)
Member: Schofield Holdings LLC (100% ownership)

Dean J. Mullet (Manufacturer)
Berlin, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.11% of outstanding shares)
Director: The Killbuck Savings Bank Co.
President: Mullet Cabinets, Inc. (9% ownership)
President: Fryburg Door, Inc. (100% ownership)
President: D&N Development LLC (100% ownership)

Gail Patterson (Retired)
Killbuck, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.20% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Luther E. Proper (Retired)
Millersburg, OH U.S.A.
Director: Killbuck Bancshares, Inc. (1.16% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Marion Troyer (Banker)
New Philadelphia, OH U.S.A.
Senior Vice President: The Killbuck Savings Bank Co. (.62% of outstanding shares)

Victor Weaver (Banker)
Millersburg, OH U.S.A.
Vice President/Treasurer: Killbuck Bancshares, Inc. (.02% of outstanding shares)
Executive Vice President: The Killbuck Savings Bank Co.

Michael S. Yoder (Retired)
Berlin, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.07 % of outstanding shares)
Director: The Killbuck Savings Bank Co.

Results: A list of branches for your holding company: KILLBUCK BANCSHARES, INC. (2010759) of KILLBUCK, OH.
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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.
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date 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.

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)	1017425	KILLBUCK SAVINGS BANK COMPANY, THE	165 NORTH MAIN STREET	KILLBUCK	OH	44637	HOLMES	UNITED STATES	7577	0	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	3297717	GERMAN VILLAGE BRANCH	4900 OAK STREET	BERLIN	OH	44610	HOLMES	UNITED STATES	430220	9	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	730316	701 SOUTH MARKET BRANCH	701 SOUTH MARKET STREET	DANVILLE	OH	43014	KNOX	UNITED STATES	476	5	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	3069811	APPLE BRANCH	21841 PLANK ROAD	HOWARD	OH	43028	KNOX	UNITED STATES	362101	7	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	3361926	181 NORTH WASHINGTON STREET BRANCH	181 NORTH WASHINGTON STREET	MILLERSBURG	OH	44654	HOLMES	UNITED STATES	225825	3	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	3361896	BERLIN BRANCH	4790 TOWNSHIP ROAD 366	MILLERSBURG	OH	44654	HOLMES	UNITED STATES	225823	1	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	2008372	WASHINGTON STREET OFFICE	1642 SOUTH WASHINGTON STREET	MILLERSBURG	OH	44654	HOLMES	UNITED STATES	225826	4	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	781729	MOUNT HOPE BRANCH	8115 HIGHWAY 241	MOUNT HOPE	OH	44660	HOLMES	UNITED STATES	225824	2	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
OK		Full Service	2973658	SUGARCREEK BRANCH	1035 WEST MAIN STREET	SUGARCREEK	OH	44681	TUSCARAWAS	UNITED STATES	358777	6	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	