

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK  
OF CLEVELAND

STATISTICS & ANALYSIS  
DEPARTMENT

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, Jeffrey L Beard

Name of the Holding Company Director and Official  
President/CEO and Director

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.

Reporter's Name, Street, and Mailing Address

SSNB, Inc.

Legal Title of Holding Company

137 W Wheeling St

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

Lancaster

OH

43130

City

State

Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Jeffrey L Beard

President/CEO and Director

Name

Title

740-653-5115

Area Code / Phone Number / Extension

740-687-7280

Area Code / FAX Number

jbeard@standingstonenationalbank.com

E-mail Address

Signature of Holding Company Director and Official

Date of Signature 3/14/14

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

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 3338692  
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

SSNB INC  
137 W. WHEELING ST.  
LANCASTER, OHIO 43130

FR Y-6

December 31, 2013

ITEM 1: ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2: ORGANIZATION CHART State of Incorporation

SSNB, INC  
LANCASTER, OHIO Ohio

OWNS 100% OF THE VOTING STOCK OF

STANDING STONE NATIONAL BANK  
LANCASTER, OHIO Nationally Chartered

ITEM 3 (1) and (2): SHAREHOLDERS

SHAREHOLDERS THAT DIRECTLY OR INDIRECTLY OWN ,CONTROL  
OR HOLDS WITH POWER TO VOTE 5 PERCENT OR MORE OF THE  
BANK HOLDING COMPANY.

ROBERT D. SWINEHART  
LANCASTER, OHIO  
UNITED STATES OF AMERICA  
14,533 SHARES OF COMMON STOCK  
5.30 PERCENT OF COMMON STOCK

ROBERT A. LAYMAN  
COLUMBUS, OHIO  
UNITED STATES OF AMERICA  
15,872 SHARES OF COMMON STOCK  
5.79 PERCENT OF COMMON STOCK

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)	1390324	STANDING STONE NATIONAL BANK	137 WEST WHEELING ST.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	40239	0	STANDING STONE NATIONAL BANK	1390324	
OK		Full Service	3465712	NORTH OFFICE BRANCH	2330 COLUMBUS LANCASTER ROAD	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	452556	2	STANDING STONE NATIONAL BANK	1390324	
OK		Full Service	4260688	WWW.STANDINGSTONENATIONALBANK.COM	137 W. WHEELING ST.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	521891	3	STANDING STONE NATIONAL BANK	1390324	

DECEMBER, 31 2013

ITEM 4: INSIDERS

NAME ADDRESS	OCCUPATION	POSITION WITH SSNB, INC	POSITION WITH STANDING STONE NATIONAL BANK	PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC	COMPANY/PARTNERSHIP PERCENTAGE OF VOTING STOCK
JAMES E. FOX LANCASTER, OHIO	INSURANCE AGENT	DIRECTOR	DIRECTOR	3.07%	Jim Fox State Farm Insurance - 100%
JOHN H. HERRON PICKERINGTON, OHIO	RETIRED, OIL AND GAS PARTNERSHIP	DIRECTOR	DIRECTOR	2.24%	Crosswood, Inc. - 80% Harrington Investment, Inc. - 50% Jefferson Oil & Gas Company LLC - 50% Jefferson Oil & Gas Company (Partnership) - 50% J-R Development Company (Partnership) - 80% Jefferson 1989-I Limited Partnership - 25% Jefferson 1992-I Limited Partnership - 25%
JEFFREY L. BEARD PICKERINGTON, OHIO	-	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	0.36%	None
MARTA' M. BROWN PATASKALA, OHIO	-	TREASURER	VICE PRESIDENT	0.36%	None
GALEN R. KELCH LOGAN, OHIO	-	VICE PRESIDENT	VICE PRESIDENT	0.36%	None
DAVID C. LIFER LANCASTER, OHIO	RETIRED PHYSICIAN	DIRECTOR	DIRECTOR	3.64%	None
BETTY S. DENNISON LANCASTER, OHIO	-	VICE PRESIDENT	VICE PRESIDENT	0.00%	None
BARRY W. RITCHEY LOGAN, OHIO	RETIRED, BANK EXECUTIVE	DIRECTOR	DIRECTOR	0.58%	None
ROBERT B. RITCHLIN LANCASTER, OHIO	RETIRED PHYSICIAN	DIRECTOR	DIRECTOR	3.95%	None
ROBERT D. SWINEHART LANCASTER, OHIO	RETIRED POWER COMPANY EXECUTIVE	DIRECTOR BOARD CHAIRMAN	DIRECTOR BOARD CHAIRMAN	5.30%	None
KENT R. SWINEHART LANCASTER, OHIO	PARTNER IN CPA FIRM	DIRECTOR	DIRECTOR	0.06%	None
DIANE FLOWERS STUCKEY LANCASTER, OHIO	OWNER, HEALTH SERVICES COMPANY	DIRECTOR	DIRECTOR	0.04%	AlternaCare Home Health Services, Inc. - 100%