

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, 2016**

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, **Craig Lawhead**

Name of the Holding Company Director and Official

**President**

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.

**Killbuck Bancshares, Inc**

Legal Title of Holding Company

**165 N. Main St./ PO Box 407**

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

<b>Killbuck</b>	<b>OH</b>	<b>44637</b>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Angela L. Smith** **Asst VP/Accounting**

Name Title

**330-276-4881**

Area Code / Phone Number / Extension

**330-276-0216**

Area Code / FAX Number

**asmith@killbuckbank.com**

E-mail Address

**www.killbuckbank.com**

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

Signature of Holding Company Director and Official

*Craig Lawhead* **MS**  
**3-22-17**

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 \_\_\_\_\_  
 C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?.....

0=No  
 1=Yes

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."

**Killbuck Bancshares, Inc.**  
**FR Y-6 December 31, 2016**

Preparer: Angela Smith, Assistant Vice President  
Submitted via email to [structure@clev.frb.org](mailto:structure@clev.frb.org)

Report Item #1: Annual report is included in attachments.

**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.  
\*LEI is N/A unless noted.

Report Item #2b: Domestic Branch Listing is included in attachments

**Report Item #3: Securities holders**

- 1) Two shareholders of record own at least 5% of the 594,414 outstanding shares of common stock:

Cede and Company New York, NY 10274 Incorporated in U.S.A.	51,034 shares (Percentage owned 8.59%)
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The Holmes Limestone Company Berlin, OH 44610 Incorporated in U.S.A.	45,120 shares (Percentage owned 7.59%)
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- 2) Not applicable

Report Item #4: Insiders is included in attachments

Institution's Note: (If you would like to include a note, please add it here.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Companies (include names of other companies)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List Names of Other Companies (includes partnerships) if 25% or more of Voting Securities are Held (list names of companies and percentage of voting securities held)
Allan R. Mast Berlin, Ohio, United States	Construction	Director	Director (The Killbuck Savings Bank Co.)	President, Secretary Holmes M&M Construction, Inc. Sec-Treas, Mast Enterprises, Sec-Treas, Mast Family Group, Sec-Treas, Holmes Ingram Group	0.41%	N/A	Holmes M&M Construction, Inc. (45%) Mast Enterprises PTR (50%) Mast Family Group (27%) Holmes Ingram Group,LLC 50%
Craig A. Lawhead Millersburg, Ohio, United States	N/A	Director & President	Director, President & CEO (The Killbuck Savings Bank Co.)	N/A	0.35%	N/A	83 Self Storage (50%)
Dean J. Mullet Berlin, Ohio, United States	Manufacturer	Director	Director (The Killbuck Savings Bank Co.)	President, CEO, Mullet Cabinets, Inc. CEO,Fryburg Door LLC, CEO, D&N Development LLC	0.15%	N/A	Mullet Cabinets, Inc. (9%) Fryburg Door, LLC (100%) D&N Development LLC (100%)
Gail Patterson Killbuck, Ohio, United States	N/A	Director	Director (The Killbuck Savings Bank Co.)	N/A	0.21%	N/A	N/A
John W. Baker Big Prairie, Ohio, United States	N/A	Director	Director (The Killbuck Savings Bank Co.)	N/A	0.07%	N/A	N/A
Lawrence Cardinal Massillon, Ohio, United States	N/A	Vice President & Secretary	Senior Vice President & CFO (The Killbuck Savings Bank Co.)	N/A	0.01%	N/A	N/A
Marion Troyer New Philadelphia, Ohio, United States	Banker	N/A	Senior Vice President (The Killbuck Savings Bank Co.)	N/A	0.63%	N/A	N/A
Max A. Miller Millersburg, Ohio, United States	Attorney	Director	Director (The Killbuck Savings Bank Co.)	Member Miller, Mast, Mason & Bowling, Ltd. Director-President, Whiteacre, Inc , Member, Monroe St. Title Co. LTD, Member, Schofield Holdings, LLC, Manager Trustee, Schofield Morgan LLC,	0.08%	N/A	Miller, Mast, Mason & Bowling Ltd. (33%) Whiteacre, Inc. (33%) Monroe Street Title Co., Ltd. (33%) Schofield Holdings LLC (100%) Schofield Morgan, LLC Trustee (100%)
Rodney R. Mast Berlin, Ohio, United States	N/A	Director	Director (The Killbuck Savings Bank Co.)	President, Trail Bottom RE, LLC, Member, Premier Housing, LLC, Member, Titan Corp, LLC, Member, Prestige Stone Co. Member, Innovative Veneer Solution, LLC, Member, Innovative Realty, LLC	0.08%	N/A	Trail Bottom RE, LLC (100%) Premier Housing, LLC (25%) Titan Corp, LLC (50%) Prestige Stone Co. (50%) Innovative Veneer Solution, LLC (50%) Innovative Realty, LLC (50%)
Theodore A. Bratton Danville, Ohio, United States	Farmer and Oil & Gas Production	Director	Director (The Killbuck Savings Bank Co.)	N/A	0.09%	N/A	N/A
Victor Weaver Millersburg, Ohio, United States	N/A	Vice President & Treasurer	Executive Vice President (The Killbuck Savings Bank Co.)	N/A	0.02%	N/A	N/A
Zachary L. Morris Millersburg, Ohio, United States	CPA	Director	Director (The Killbuck Savings Bank Co.)	CPA and Principal, Rea & Associates,Inc	0.01%	N/A	N/A

**Results:** A list of branches for your depository institution: **KILLBUCK SAVINGS BANK COMPANY, THE (ID\_RSSD: 1017425).**

This depository institution is held by **KILLBUCK BANCSHARES, INC. (2010759)** of **KILLBUCK, OH.**

The data are as of **12/31/2016.** Data reflects information that was received and processed through **01/10/2017.**

**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
OK		Full Service (Head Office)	1017425	KILLBUCK SAVINGS BANK COMPANY, THE	165 NORTH MAIN STREET	KILLBUCK	OH	44637	HOLMES
OK		Full Service	3297717	GERMAN VILLAGE BRANCH	4900 OAK STREET	BERLIN	OH	44610	HOLMES
OK		Full Service	730316	701 SOUTH MARKET BRANCH	701 SOUTH MARKET STREET	DANVILLE	OH	43014	KNOX
OK		Full Service	3069811	APPLE BRANCH	21841 PLANK ROAD	HOWARD	OH	43028	KNOX
OK		Full Service	3361926	181 NORTH WASHINGTON STREET BRANCH	181 NORTH WASHINGTON STREET	MILLERSBURG	OH	44654	HOLMES
OK		Full Service	3361896	BERLIN BRANCH	4790 TOWNSHIP ROAD 366	MILLERSBURG	OH	44654	HOLMES
OK		Full Service	2008372	WASHINGTON STREET OFFICE	1642 SOUTH WASHINGTON STREET	MILLERSBURG	OH	44654	HOLMES
OK		Full Service	781729	MOUNT HOPE BRANCH	8115 HIGHWAY 241	MOUNT HOPE	OH	44660	HOLMES
OK		Full Service	2973658	SUGARCREEK BRANCH	1035 WEST MAIN STREET	SUGARCREEK	OH	44681	TUSCARAWAS
ADD	5/18/2016	Full Service	5006696	FREDERICKSBURG BRANCH	152 SOUTH MILL STREET	FREDERICKSBURG	OH	44627	WAYNE

Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID RSSD*	Comments
UNITED STATES	7577	0	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	430220	9	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	476	5	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	362101	7	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	225825	3	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	225823	1	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	225826	4	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	225824	2	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES	358777	6	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	
UNITED STATES		010	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	