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FEDERAL RESERVE BANK  
 OF CLEVELAND

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, Stephen A. Gary

SAVINGS BANCORP, INC.

Name of the Holding Company Director and Official

Legal Title of Holding Company

President, Director

118 N. Court Street PO Box 310

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.

Circleville

OH

43113-0310

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:

Connie L. Campbell

Secretary

Name

Title

740-474-3191 x 1229

Area Code / Phone Number / Extension

740-474-3077

Area Code / FAX Number

connie.campbell@thesavingsbank.net

E-mail Address

www.thesavingsbankohio.com

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

Signature of Holding Company Director and Official

03/31/2017

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.

2950716

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."

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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Form FR Y-6

SAVINGS BANCORP, INC.  
Circleville, OH 43113  
Fiscal Year Ending December 31, 2016

Report Item

1. Savings Bancorp, Inc. is not required to prepare for 10K with the SEC
2. Savings Bancorp, Inc. does prepare an annual report for its shareholders. Enclosed are two copies of the annual report.
3. Organization Chart

SAVINGS BANCORP, INC.  
Circleville, OH 43113  
Incorporated in The State of Ohio

100%  
THE SAVINGS BANK  
Circleville, OH 43113  
Incorporated in The State of Ohio

# **THE SAVINGS BANK**

## **Branch addresses as of December 31, 2016**

Corporate Office  
118 North Court Street  
Circleville, OH 43113  
740-474-3191  
Full Service  
Employees: 18

Operations Center  
201 North Court Street  
Circleville, OH 43113  
740-420-3908  
Limited Service  
Employees: 32

200 South Water Street  
Williamsport, OH 43164  
740-986-2615  
Limited Service  
Employees: 4

18 Long Street  
Ashville, OH 43103  
740-983-2587  
Limited Service  
Employees: 4

501 Long Street  
Ashville, OH 43103  
740-983-2351  
Limited Service  
Employees: 5

1402 Eagleton Blvd.  
London, OH 43140  
740-956-1273  
Limited Service  
Employees: 4

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Savings Bancorp, Inc.  
 Circleville, OH 43113  
 Fiscal Year Ending December 31, 2016

**Report Item 3: Securities Holders**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
None			None		

Form FR Y-6

Savings Bancorp, Inc.  
 Circleville, OH 43113  
 Fiscal Year Ending December 31, 2016

Report Item 4: Insiders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address {City, State, Country}	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
John R. Ankrom Circleville, OH USA	Architect	Director	The Savings Bank Director	Ankrom Architects Owner	0.10%	0	0
Robert Baum Ashville, OH USA	Retired Insurance Agent	Director	The Savings Bank Director	Retired	0.30%	0	0
John E. Bowers Circleville, OH USA	Attorney	Director	The Savings Bank Director	John E. Bowers Attorney	0.53%	0	0
Connie L. Campbell Circleville, OH USA	Bank Employee Director	Director H/C Secretary	The Savings Bank Executive Vice President Chief Operating Officer		0 0.68%	0	0

H. Scott Clifton Circleville, OH USA	Land Manager	Director	The Savings Bank Director	0	7.65	0	0
Dale A. Davis Circleville, OH USA	Bank Employee	0	The Savings Bank Vice President Compliance	0	0.10%	0	0
J. Jeff Farthing Bexley, OH USA	Bank Employee	Director	The Savings Bank President	0	0.02%	0	0
Stephen A. Gary Clarksburg, OH USA	Holding Company President	Director	The Savings Bank Director	0	0.73%	0	0
Lonnie Kuhlwein Amanda, OH USA	Bank Employee	0	The Savings Bank Vice President/Loans	0	0.01%	0	0
Robert D. Mabe Ashville, OH USA	Pharmacist	Director	The Savings Bank Director	Ashville/Circleville Apothecaries	0.20%	0	0
Beverly A. Martin Circleville, OH USA	Bank Employee	0	The Savings Bank Marketing Director	0	0.20%	0	0
Richard J. Clifton Circleville, OH USA	Farm Supply Contractor	Director	The Savings Bank Director	0	1.14%	0	0

Thomas F. Tootle Circleville, OH USA	Attorney	Director	The Savings Bank Director	Tootle Law Office	1.80%	0	0
Jessica M. Mullins Circleville, OH USA	Bank Employee		0 The Savings Bank Vice President Operations	0	0.06%	0	0
James F. Stevens Circleville, OH USA	Bank Employee		0 The Savings Bank Vice President Information Technology	0	0.01%	0	0
Jeffrey D. Adams Stoutville, OH USA	Bank Employee		0 The Savings Bank Executive Vice President Chief Credit Officer	0	0.02%	0	0
Mark Bess Circleville, OH USA	Bank Employee		0 The Savings Bank Vice President Real Estate Lending	0	0.02%	0	0
Mark L. Lightle Chillicothe, OH USA	Bank Employee		0 The Savings Bank Audit/CFO	0	0.10%	0	0



Jason Harrell Ashville, OH USA	Bank Employee	0 The Savings Bank Executive Vice President Chief Lending Officer	0	0.00%	0	0
Steve J. Lefonek London, OH USA	Bank Employee	0 The Savings Bank Sr. Vice President Lending	0	0.00%	0	0