

SCANNED

2/21/2017 hb  
Sent 2/21/2017

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.

I, Richard J. Miller

Name of the Holding Company Director and Official

SVP/CFO

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.

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.

*Richard J. Miller*

Signature of Holding Company Director and Official

02/17/2017

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. \_\_\_\_\_

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

The Apple Creek Banc Corp

Legal Title of Holding Company

3 W Main Street PO Box 237

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

Apple Creek OH 44606  
City State Zip Code

3 W Main St. Apple Creek, Ohio

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Helen M Hicks Asst. Treasurer

Name Title

330-698-2637

Area Code / Phone Number / Extension

330-698-4770

Area Code / FAX Number

hhicks@applecreekbank.com

E-mail Address

N/A

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

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

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."

## 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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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Report Item 1.a. 10-K Securities and Exchange

N/A

Report Item 1.b. Annual Report

Will be sent under separate cover

Report Item 2. Organizational Chart

Apple Creek Banc Corp  
Apple Creek Ohio  
Incorporated In Ohio

The Apple Creek Banking Company  
Apple Creek Ohio  
Incorporated in Ohio  
100% Ownership

LEI is n/a, unless noted

Report Item 3 (1) Securities Holders

<u>Name</u>	<u>Country of Citizenship</u>	<u>Shares</u>	<u>% Shares</u>
Leonard Buckner Mt. Eaton OH, USA	USA	21258	30.94%
Patricia Foll Wooster OH, USA	USA	5000	7.28%
Scott R Schnell Apple Creek OH, USA	USA	3964	5.77%

Report Item 3 (2)

N/A

Report Item 4. Insiders

<u>Name</u>	<u>Title</u>	<u>Other Business Principal Occupation</u>	<u>Country of Incorporation</u>	<u>Shares</u>	<u>% Shares</u>
Margo Broehl	Secretary/Director	Apple Creek Banc Corp	USA	1036	1.51%
Wooster OH [REDACTED]	Secretary/Director	Apple Creek Banking Co	USA	N/A	N/A
USA	100% Owner	Broehl Law Office	USA	N/A	N/A
	50% Owner	Townsend Antiques	USA	N/A	N/A
	50% Owner	Pine St. LLC	USA	N/A	N/A
	33% Owner	1022 Heyl LLC	USA	N/A	N/A
	5% Member	Greenridge Drilling Fund	USA	N/A	N/A
Jay G Henthorne Jr.	Director	Apple Creek Banc Corp	USA	2525	3.68%
Wooster OH [REDACTED]	Director	Apple Creek Banking Co.	USA	N/A	N/A
USA	50% Owner	Henthorne Holdings LLC	USA	N/A	N/A
Carol B Meek	Director	Apple Creek Banc Corp	USA	65	0.09%
Loudonville OH [REDACTED]	Director	Apple Creek Banking Co.	USA	N/A	N/A
USA					
Joe Durbin	Director	Apple Creek Banc Corp	USA	790	1.15%
Wooster OH [REDACTED]	Director	Apple Creek Banking Co.	USA	N/A	N/A
USA					
Alan Ratliff	Director	Apple Creek Banc Corp	USA	100	0.15%
Wooster OH [REDACTED]	Director	Apple Creek Banking Co.	USA	N/A	N/A
USA	100% Owner/President	Ratliff Custom Homes	USA	N/A	N/A
	100% Owner/Member	Loral Investments LLC	USA	N/A	N/A
	100% Owner/Member	Loral Lowes Property LLC	USA	N/A	N/A
	100% Owner/Member	Loral Ontario Property LLC	USA	N/A	N/A
	100% Owner/Member	Loral Mount Vernon LLLC	USA	N/A	N/A
	100% Owner/Member	Loral Ashland Plaza LLC	USA	N/A	N/A
	100% Owner/Member	Loral Ashland Development LLC	USA	N/A	N/A
	100% Owner/Member	Crooked Creek Development LLC	USA	N/A	N/A
	100% Owner/Member	Deal Land Company LLC	USA	N/A	N/A
Chad M. Boreman	Director	Apple Creek Banc Corp	USA	1784	2.60%
Wooster OH [REDACTED]	Director	Apple Creek Banking Co.	USA	N/A	N/A
USA	100 % Owner/President	Boreman Cook Financial Services	USA	N/A	N/A
	50% Owner/Member	Becker Boreman Prop LLC	USA	N/A	N/A
	50% Owner/Member	Boreman Prop LLC	USA	N/A	N/A
	50% Owner/Member	202 N Market St	USA	N/A	N/A
	7% Member	Bluehouse Development LLC	USA	N/A	N/A
Andrei Dordea	Director	Apple Creek Banc Corp	USA	187	0.27%
Wooster OH [REDACTED]	Director	Apple Creek Banking Co.	USA	N/A	N/A
USA	Director of Finance	City of Wooster	USA	N/A	N/A
	25% Partner	JAT Enterprises	USA	N/A	N/A
Richard J Miller	Treasurer/CFO	Apple Creek Banc Corp	USA	10	0.01%
Dalton OH [REDACTED]	SVP/CFO	Apple Creek Banking Co.	USA	N/A	N/A
USA					
Leo J Miller	President/Director	Apple Creek Banc Corp	USA	90	0.13%
Wadsworth OH [REDACTED]	President/CEO	Apple Creek Banking Co.	USA	N/A	N/A
USA					
Leonard Buckner	Principal Shareholder	Retired	USA	21258	30.94%
Mt. Eaton OH, USA					
USA					