

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, 2017

Month / Day / Year

549300UG8L8CYTZPI61

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

Reporter's Name, Street, and Mailing Address

CITIZENS INDEPENDENT BANCORP

Legal Title of Holding Company

188 W. MAIN ST.

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

LOGAN	HI	43138
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

JAMES V. LIVESAY	CFO
Name	Title

740-385-8561

Area Code / Phone Number / Extension

Area Code / FAX Number

JIM.LIVESAY@TCBOL.COM

E-mail Address

TCBOL.COM

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

I, DANIEL C. FISCHER

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.

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.

Signature of Holding Company Director and Official

Date of Signature

3/22/2018

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 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."

**Annual Report of Bank Holding Companies
(FRY-6)**

Report Item 1a: Attached

Report Item 2a: Organization Chart

**Citizens Independent Bancorp, Inc.
Logan, Ohio 43138
(Bank Holding Company)
Incorporated in the State of Ohio
LEI: 5493000UG8L8CYTZPI61**

**The Citizens Bank of Logan
188 West Main Street
Logan, Ohio 43138
Incorporated in the State of Ohio
(100% owned by Bank Holding Company)
LEI: 549300IQFHWJ6I4NXY90**

Report Item 2b: Attached

Report Item 3: Shareholders

1: Alan Stockmeister Jackson, Ohio 45640 Citizen of USA	61,068 shares	8.88%
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Edward F. Kilbarger Logan, Ohio 43138 Citizen of USA	48,600 shares	7.07%
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2: N/A

Report Item 4: Directors and Officers: Attached

Item 2b

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)	869524	CITIZENS BANK OF LOGAN, THE	188 WEST MAIN ST.	LOGAN	OH	43138	HOCKING	UNITED STATES	Not Required	Not Required	CITIZENS BANK OF LOGAN, THE	869524	
OK		Full Service	3669378	STIMSON AVENUE OFFICE BRANCH	20 EAST STIMSON AVENUE	ATHENS	OH	45701	ATHENS	UNITED STATES	Not Required	Not Required	CITIZENS BANK OF LOGAN, THE	869524	
OK		Full Service	5088414	ROUNDABOUT BRANCH	31348 PRIMMER RD	LOGAN	OH	43138	HOCKING	UNITED STATES	Not Required	Not Required	CITIZENS BANK OF LOGAN, THE	869524	

