

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

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/CEO**

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. P.O. Box 407**

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

**Killbuck**

**OH**

**44637**

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

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.

X   
 Signature of Holding Company Director and Official  
**3-27-18**

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 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."

**Killbuck Bancshares, Inc.**  
**FR Y-6 December 31, 2017**

Preparer: Angela Smith, Assistant Vice President

**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.

**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 **12/31/2017**. Data reflects information that was received and processed through **01/04/2018**.

**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	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	1017425		KILLBUCK SAVINGS BANK COMPANY, THE	165 NORTH MAIN STREET	KILLBUCK	OH	44637	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	3297717		GERMAN VILLAGE BRANCH	4900 OAK STREET	BERLIN	OH	44610	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	730316		701 SOUTH MARKET BRANCH	701 SOUTH MARKET STREET	DANVILLE	OH	43014	KNOX	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	5006696		FREDERICKSBURG BRANCH	152 SOUTH MILL STREET	FREDERICKSBURG	OH	44627	WAYNE	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	3069811		APPLE BRANCH	21841 PLANK ROAD	HOWARD	OH	43028	KNOX	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	3361926		181 NORTH WASHINGTON STREET BRANCH	181 NORTH WASHINGTON STREET	MILLERSBURG	OH	44654	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	3361896		BERLIN BRANCH	4790 TOWNSHIP ROAD 366	MILLERSBURG	OH	44654	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	2008372		WASHINGTON STREET OFFICE	1642 SOUTH WASHINGTON STREET	MILLERSBURG	OH	44654	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	781729		MOUNT HOPE BRANCH	8115 HIGHWAY 241	MOUNT HOPE	OH	44660	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	
OK		Full Service	2973658		SUGARCREEK BRANCH	1035 WEST MAIN STREET	SUGARCREEK	OH	44681	TUSCARAWAS	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE		1017425	

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Killbuck Bancshares Corp.  
Killbuck, Ohio  
Fiscal Year Ending December 31, 2017

**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 12-31-2017				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 12-31-2017		
(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
Cede and Company New York, New York	USA	49,717	8.44%	N/A		
Holmes Limestone Co. Berlin, Ohio	USA	45,120	7.66%			

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Killbuck Bancshares Corp.  
Killbuck, Ohio  
Fiscal Year Ending December 31, 2017

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 W. Baker Big Prairie, Ohio United States	N/A	Director	Director (The Killbuck Savings Bank Co)	N/A	0.07%	N/A	N/A
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
Kurt Cline Millersburg, Ohio United States	Plumbing and Heating Contractor	Director	Director (The Killbuck Savings Bank Co)	Member, Jones St. Co. President, Kujo Inc. Member, KJ Real Estate, LLC	0.23%	N/A	Jones St. Co. (33%) Kujo Inc. (50%) KJ Real Estate, LLC (100%)
Craig A. Lawhead Millersburg, Ohio United States	N/A	Director & President	Director, President & CEO (The Killbuck Savings Bank Co)	N/A	0.43%	N/A	83 Self Storage (50%)

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%)
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%)
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%)
Rachel D. Miller Millersburg, Ohio United States	N/A	Secretary	Senior Vice President & CFO (The Killbuck Savings Bank Co)	N/A	0.00%	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

Dean J. Mullet Berlin, Ohio United States	Manufacturer	Director	Director (The Killbuck Savings Bank Co)	President, CEO, Mullet Cabinet, Inc. CEO, Fryburg Door, LLC, CEO, D & N Development, LLC	0.06%	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
Marion Troyer New Philadelphia, Ohio United States	Banker	N/A	Senior Vice President, (The Killbuck Savings Bank Co)	N/A	0.58%	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