

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, **J. Jeff Farthing**

Name of the Holding Company Director and Official

**President/CEO/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

**08/26/2019**

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, 2018**

Month / Day / Year

**N/A**

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

Reporter's Name, Street, and Mailing Address

**Savings Bancorp, Inc.**

Legal Title of Holding Company

**PO Box 310**

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

**Circleville**

**OH**

**43113**

City

State

Zip Code

**118 N. Court St., Circleville, OH 43113**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Mark Lightle**

**CFO/SVP The SavingsBank**

Name

Title

**740-420-3714**

Area Code / Phone Number / Extension

**740-420-7616**

Area Code / FAX Number

**mark.lightle@thesavingsbank.net**

E-mail Address

**www.thesavingsbankohio.bank (bank website)**

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

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."

ID_RSSD	Legal Name	City	State/Country	State/Country Inc	Basis of Relationship	PCT	LEI Data
2950716	SAVINGS BANCORP, INC.	CIRCLEVILLE	OHIO	OHIO			N/A
578116	SAVINGS BANK, THE	CIRCLEVILLE	OHIO	OHIO	Vtg Eqty	100	5493002RL7502Y62Z184

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*
OK		Full Service (Head Office)	578116	SAVINGS BANK, THE	201 N. COURT ST	CIRCLEVILLE	OH	43113	PICKAWAY	UNITED STATES	Not Required
OK		Full Service	2904410	ASHVILLE BRANCH	501 LONG STREET	ASHVILLE	OH	43103	PICKAWAY	UNITED STATES	Not Required
OK		Full Service	646314	CIRCLEVILLE OPERATIONS CENTER AND DRIVE IN	201 N. COURT ST	CIRCLEVILLE	OH	43113	PICKAWAY	UNITED STATES	Not Required
OK		Full Service	5307133	LONDON BRANCH	1104 EAGLETON PLAZA	LONDON	OH	43140	MADISON	UNITED STATES	Not Required
OK		Full Service	1847350	WILLIAMSPORT OFFICE	200 SOUTH WATER STREET	WILLIAMSPORT	OH	43164	PICKAWAY	UNITED STATES	Not Required

Office Number*	Head Office	Head Office ID_RSSD*	Comments
Not Required	SAVINGS BANK, THE	578116	
Not Required	SAVINGS BANK, THE	578116	
Not Required	SAVINGS BANK, THE	578116	
Not Required	SAVINGS BANK, THE	578116	
Not Required	SAVINGS BANK, THE	578116	



## Form FR Y-6

Savings Bancorp, Inc.  
 Circleville, OH 43113  
 December 31, 2018

## Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address (City, State, Country)	Principal Occupation, if other than with holding company	Title/Position with holding company	Title/Position with Subsidiaries (including subsidiary name)	Title/Position with Other Businesses (including business name)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (including subsidiary name)	Percentage of Voting Securities in any other co. (including co. name) if $\geq 25\%$
Jeffrey D. Adams, Lancaster, OH USA	Bank Employee	N/A	The Savings Bank, EVP/COO	N/A	0.03%	0%	0%
John R. Ankrom, Circleville, OH USA	Architect	Director	The Savings Bank, Director	Ankrom Architects, Owner	0.10%	0%	100%, Ankrom Architects
Mark Bess, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Mortgage Lending	N/A	0.03%	0%	0%
John E. Bowers, New Harbor, ME USA	Attorney	Director	The Savings Bank, Director	Luper Neidenthal and Logan, Attorney	0.60%	0%	0%
Connie L. Campbell, Circleville, OH USA	Bank Employee	Director, Holding Company Secretary	The Savings Bank, Director	N/A	0.30%	0%	0%
H. Scott Clifton, Circleville, OH USA	Land Manager	Director	The Savings Bank, Director	N/A	11.04%	0%	0%
Richard J. Clifton, Circleville, OH USA	Farm Supply Contractor	Director	The Savings Bank, Director	N/A	1.19%	0%	0%
J. Jeff Farthing, Stoutsville, OH USA	Bank Employee	Director, President/CEO Holding Company	The Savings Bank, President/CEO	N/A	0.00%	0%	0%
Stephen A. Gary, Clarsburg, OH USA	Retired Banker	Director	The Savings Bank, Director	N/A	0.54%	0%	0%
Jason Harrell, Ashville, OH USA	Bank Employee	N/A	The Savings Bank, EVP/CLO	N/A	0.00%	0%	0%
Marvin Homan, London, OH USA	CPA	Director	The Savings Bank Director	Kentner Sellers LLP, CPA/Partner	0.00%	0%	16%, Kentner Sellers LLP
Lonnie Kuhlwein, Amanda, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.01%	0%	0%
Steve J. Lelonek, Grove City, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Lending	N/A	0.00%	0%	0%
Mark Lightle, Chillicothe, OH USA	Bank Employee	N/A	The Savings Bank, SVP/CFO	N/A	0.03%	0%	0%

Robert D. Mabe, Ashville, OH USA	Pharmacist	Director	The Savings Bank, Director	Ashville/Circleville Apothecaries, Owner	0.20%	0%	100%, Ashville/Circleville Apothecaries
Jessica M. Mullins, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, EVP/COO	N/A	0.01%	0%	0%
James F. Stevens, Circleville, OH USA	Bank Employee	N/A	The Savings Bank, SVP/IT	N/A	0.01%	0%	0%
Teresa P. Strait, New Albany, OH USA	Bank Employee	N/A	The Savings Bank, SVP/Compliance	N/A	0.00%	0%	0%
Thomas F. Tootle, Circleville, OH USA	Attorney	Director	The Savings Bank, Director	Tootle Law Office, Attorney	1.73%	0%	100%, Tootle Law Office
Kimberly Videkovich, Ashville, OH USA	Bank Employee	N/A	The Savings Bank, VP/HR	N/A	0.00%	0%	0%