

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, **Jeffrey L. Beard**

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.

Jeffrey L. Beard
 Signature of Holding Company Director and Official
 04/01/2019

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

SSNB, Inc

Legal Title of Holding Company

137 W Wheeling

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

Lancaster

OH

43130

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Marta' M. Brown

VP&CFO

Name

Title

740-653-5115

Area Code / Phone Number / Extension

740-687-7280

Area Code / FAX Number

mbrown@standingstonebank.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

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."

SSNB INC
137 W. WHEELING ST.
LANCASTER, OHIO 43130

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December 31, 2018

ITEM 1: ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2: ORGANIZATION CHART State of Incorporation

SSNB, INC Ohio
LANCASTER, OHIO

OWNS 100% OF THE VOTING STOCK OF

STANDING STONE BANK Ohio
LANCASTER, OHIO

LEI is N/A unless noted

ITEM 3 (1): SHAREHOLDERS

SHAREHOLDERS THAT DIRECTLY OR INDIRECTLY OWN ,CONTROL
OR HOLDS WITH POWER TO VOTE 5 PERCENT OR MORE OF THE
BANK HOLDING COMPANY.

ROBERT D. SWINEHART
LANCASTER, OHIO
UNITED STATES OF AMERICA
15,533 SHARES OF COMMON STOCK
5.92 PERCENT OF COMMON STOCK

ROBERT A. LAYMAN
COLUMBUS, OHIO
UNITED STATES OF AMERICA
15,872 SHARES OF COMMON STOCK
6.04 PERCENT OF COMMON STOCK

ITEM 3 (2): N/A

SSNB INC
 137 W. WHEELING ST.
 LANCASTER, OHIO 43130

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DECEMBER, 31 2018

ITEM 4: INSIDERS

| 4(1) NAME ADDRESS | 4(2) OCCUPATION | 4(3)a POSITION WITH SSNB, INC | 4(3)b POSITION WITH STANDING STONE BANK | 4(3)c POSITION WITH ANY OTHER COMPANY | 4(4)a PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC | 4(4)b PERCENTAGE OF VOTING STOCK OWNED IN THE WHOLLY-OWNED SUBSIDIARY STANDING STONE BANK | 4(4)c COMPANY/PARTNERSHIP PERCENTAGE OF VOTING STOCK |
|--|---|--|--|---|---|--|---|
| JAMES E. FOX LANCASTER, OHIO | INSURANCE AGENT | DIRECTOR | DIRECTOR | Jim Fox State Farm Insurance - 100% ownership | 3.35% | None | Jim Fox State Farm Insurance - 100% |
| JOHN H. HERRON PICKERINGTON, OHIO | RETIRED, OIL AND GAS PARTNERSHIP | DIRECTOR | DIRECTOR | Crosswood, Inc. - 50% (President) Harrington Investment, Inc. - 50% (President) Jefferson Oil & Gas Company LLC - 50% (Managing Member) Jefferson Oil & Gas Company (Partnership) - 50% (General Partner) J-R Development Company (Partnership) - 50% (General Partner) WCH Transport, Inc (Treasurer) | 1.19% | None | Crosswood, Inc. - 80% Harrington Investment, Inc. - 50% Jefferson Oil & Gas Company LLC - 50% Jefferson Oil & Gas Company (Partnership) - 50% J-R Development Company (Partnership) - 80% |
| JEFFREY L. BEARD PICKERINGTON, OHIO | - | PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR | PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR | Vice Chairman of Fairfield County Foundation - Non-profit Vice Chairman of Route 33 Development Alliance - Non-profit | 0.38% | None | None |
| MARTA M. BROWN PATASKALA, OHIO | - | TREASURER | VICE PRESIDENT | None | 0.38% | None | None |
| GALEN R. KELCH LOGAN, OHIO | - | VICE PRESIDENT | VICE PRESIDENT | None | 0.38% | None | None |
| KRISTI A. CONAWAY LOGAN, OHIO | - | VICE PRESIDENT | VICE PRESIDENT | None | 0.47% | None | None |
| JULIE L. SCHMELTZER LANCASTER, OHIO | - | VICE PRESIDENT | VICE PRESIDENT | None | 0.04% | None | None |
| BARRY W. RITCHEY LOGAN, OHIO | RETIRED, BANK EXECUTIVE | DIRECTOR | DIRECTOR | Fairfield Medical Center, Lancaster OH - Board Trustee Hocking Hills United Methodist Church, Director | 0.61% | None | None |
| ROBERT B. RITCHLIN LANCASTER, OHIO | RETIRED PHYSICIAN | DIRECTOR | DIRECTOR | None | 3.37% | None | None |
| ROBERT D. SWINEHART LANCASTER, OHIO | RETIRED POWER COMPANY EXECUTIVE | DIRECTOR | DIRECTOR | None | 5.92% | None | None |
| KENT R. SWINEHART LANCASTER, OHIO | CFO FOR HARDWARE/SOFTWARE SOLUTION COMPANY | DIRECTOR BOARD CHAIRMAN | DIRECTOR BOARD CHAIRMAN | Radius Solutions, LLC (CFO) | 0.92% | None | None |
| DIANE FLOWERS STUCKEY LANCASTER, OHIO | HEALTHCARE CONSULTANT | DIRECTOR | DIRECTOR | AlternaCare Home Health Services, Inc - 100% | 0.20% | None | AlternaCare Home Health Services, Inc. - 100% |
| CATHY J. BITLER LANCASTER, OHIO | CONSULTANT | DIRECTOR | DIRECTOR | C Bitler Service Solutions, LLC - 100% | 0.64% | None | None |
| ROBERT M. CLAYPOOL LANCASTER, OHIO | ELECTRIC COMPANY EXECUTIVE | DIRECTOR | DIRECTOR | Vice President of Operations for Claypool Electric, Inc | 0.95% | None | |

| 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) | 1390324 | STANDING STONE BANK | 137 WEST WHEELING ST. | LANCASTER | OH | 43130 | FAIRFIELD | UNITED STATES | 40239 | 0 | STANDING STONE BANK | 1390324 | |
| ok | | Full Service | 3465712 | ETY ROAD BRANCH | 1355 ETY RD | LANCASTER | OH | 43130 | FAIRFIELD | UNITED STATES | 452556 | 2 | STANDING STONE BANK | 1390324 | |
| ok | | Electronic Banking | 4260688 | WWW.STANDINGSTONEBANK.COM | 137 W. WHEELING ST. | LANCASTER | OH | 43130 | FAIRFIELD | UNITED STATES | 521891 | 3 | STANDING STONE BANK | 1390324 | |