

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, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, J Daniel Moon, IV

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.

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

06/16/2020

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. _____

SSB Bancorp. MHC

Legal Title of Holding Company

8700 Perry Highway

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

Pittsburgh

PA

15237

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Frances A Amorose

Secretary

Name

Title

412-837-6955

Area Code / Phone Number / Extension

412-847-8461

Area Code / FAX Number

faamorose@ssbpgh.com

E-mail Address

www.ssbpgh.com

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."

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.

SSB Bancorp, Inc
Legal Title of Subsidiary Holding Company

8700 Perry Highway
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Pittsburgh	PA	15237
City	State	Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City	State	Zip Code
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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City	State	Zip Code
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Physical Location (if different from mailing address)

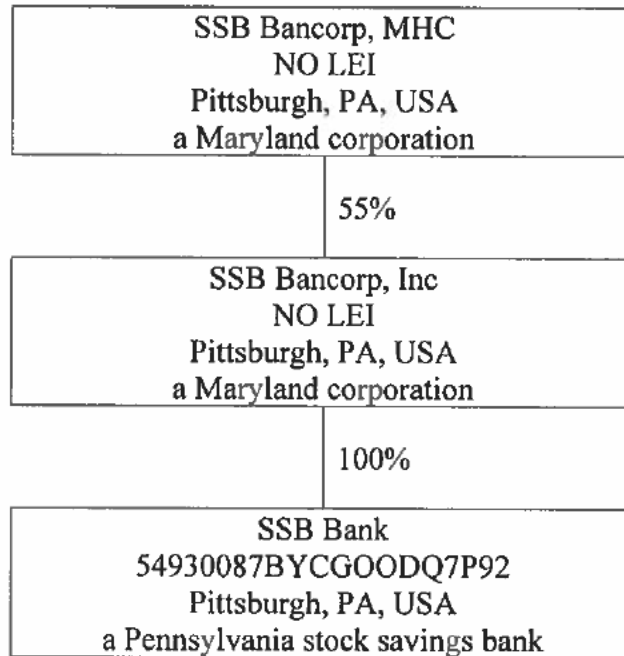
Form FR Y-6
SSB Bancorp, MHC
SSB Bancorp, Inc.
Pittsburgh, Pennsylvania
Fiscal Year Ending December 31, 2019

Attached hereto are items required by Form FR Y-6 for SSB Bancorp, MHC, a mutual non-stock holding company (the "MHC") and SSB Bancorp, Inc. (the "Company"), the mid-tier stock holding company of SSB Bank.

Report Item

1. The MHC does not prepare an annual report and is not registered with the SEC. The Company prepares an annual report for its stockholders and is registered with the SEC.

2a. **Organization Chart**



2b. The MHC and the Company have reviewed the FR Y-6 Depository Institution Branch Data Verification Report and do not have any changes. A copy of the verified report is attached hereto.

Form FR Y-6
SSB Bancorp, MHC
SSB Bancorp, Inc.
Pittsburgh, Pennsylvania
Fiscal Year Ending December 31, 2019

Report Item 3: Securities holders of SSB Bancorp, MHC

(1)(a)(b)(c) and 2(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending December 31, 2019			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending December 31, 2019		
(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
NONE	NONE	NONE	NONE		

Form FR Y-6
SSB Bancorp, MHC
SSB Bancorp, Inc.
Pittsburgh, Pennsylvania
Fiscal Year Ending December 31, 2019

Report Item 3: Securities holders of SSB Bancorp, Inc.

(1)(a)(b)(c) and 2(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending December 31, 2019			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending December 31, 2019		
(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
SSB Bancorp, MHC 8700 Perry Highway, Pittsburgh, PA 15237, USA	USA	1,236,538 shares; 55.00% common stock	NONE		

Form FR Y-6
SSB Bancorp, MHC
SSB Bancorp, Inc.
Pittsburgh, Pennsylvania
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders of SSB Bancorp, MHC

(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)
J Daniel Moon IV Sewickley, PA, USA	President/CEO SSB Bank, SSB Bancorp MHC	President/CEO Director	President/CEO, SSB Bank, SSB Bancorp MHC	N/A	N/A	N/A	N/A
Benjamin Contrucci Cranberry Twp, PA, USA	Chief Financial Officer, SSB Bank, SSB Bancorp MHC	Chief Financial Officer	Chief Financial Officer, SSB Bank, SSB Bancorp MHC	N/A	N/A	N/A	N/A
Frances Ann Amorose Sewickley, PA, USA	Corporate Secretary SSB Bancorp Inc, SSB Bank	Corporate Secretary	Corporate Secretary SSB Bancorp Inc,	N/A	N/A	N/A	N/A

Form FR Y-6
SSB Bancorp, MHC
SSB Bancorp, Inc.
Pittsburgh, Pennsylvania
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders of SSB Bancorp, Inc.

(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)
Kenneth J Broadbent Pittsburgh, PA, USA	Business Manager	Director	Director, SSB Bank	Business Manager, Pgh Steamfitters Local 449	Less than 1%	N/A	N/A
David H Docchio Jr Moon Twp, PA, USA	Auditor/ Accountant	Director	Director, SSB Bank	Auditor/Accountant Laborers' Combined Funds of Western PA	Less than 1%	N/A	N/A
Gretchen G Generett Pittsburgh, PA, USA	Associate Professor	Director	Director, SSB Bank	Associate Professor at Duquesne Univ.	Less than 1%	N/A	N/A
Mark C Joseph Pittsburgh, PA, USA	Attorney-At- Law	Director	Director, SSB Bank	Mark C Joseph, LLC Attorney-At-Law, Sole Practitioner	Less than 1%	N/A	Mark C Joseph, LLC Sole Proprietor
J Daniel Moon IV Sewickley, PA, USA	President/CEO SSB Bank, SSB Bancorp MHC	President/CEO Director	President/CEO, SSB Bank, SSB Bancorp MHC	N/A	Less than 1%	N/A	N/A
Bernie M Simons Aliquippa, PA, USA	Physician	Director	Director, SSB Bank	N/A	Less than 1%	N/A	N/A
Benjamin Contrucci Cranberry Twp, PA, USA	Chief Financial Officer, SSB Bank, SSB Bancorp MHC	Chief Financial Officer	Chief Financial Officer, SSB Bank, SSB Bancorp MHC	N/A	Less than 1%	N/A	N/A

Results: A list of branches for your depository institution: **SSB BANK (ID_RSSD: 277277)**.
 This depository institution is held by **SSB BANKCORP. MHC (5101335)** of **PITTSBURGH, PA**.
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **03/05/2020**.

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	12/31/2019	Full Service (Head Office)	277277	SSB BANK	8700 PERRY HIGHWAY	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	Not Required	Not Required	SSB BANK	277277	
OK	12/31/2019	Full Service	5152744	NORTHSIDE BRANCH	2470 CALIFORNIA AVE	PITTSBURGH	PA	15212	ALLEGHENY	UNITED STATES	Not Required	Not Required	SSB BANK	277277	