

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.*

Signature of Holding Company Director and Official

**07/15/2020**

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. \_\_\_\_\_

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

**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

**www.standingstonebank.com (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

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, 2019

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  
16,183 SHARES OF COMMON STOCK  
6.12 PERCENT OF COMMON STOCK

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

ITEM 3 (2): N/A

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

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DECEMBER, 31 2019

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	3.33%	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)	1.11%	None	Crosswood, Inc. - 50% Harrington Investment, Inc. - 50% Jefferson Oil & Gas Company LLC - 50% Jefferson Oil & Gas Company (Partnership) - 50% J-R Development Company (Partnership) - 50%
JEFFREY L. BEARD PICKERINGTON, OHIO	-	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	Chairman of Fairfield County Foundation - Non-profit Vice Chairman of Route 33 Development Alliance - Non-profit Member of the board of counselors at Tiffin University	0.59%	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	0.42%	None	None
KRISTI A. CONAWAY LOGAN, OHIO	-	VICE PRESIDENT	VICE PRESIDENT	None	0.46%	None	None
JULIE L. SCHMELTZER LANCASTER, OHIO	-	VICE PRESIDENT	VICE PRESIDENT	None	0.08%	None	None
BARRY W. RITCHEY LOGAN, OHIO	RETIRED, BANK EXECUTIVE	DIRECTOR	DIRECTOR	Fairfield Medical Center, Lancaster OH - Board Trustee	0.60%	None	None
ROBERT B. RITCHLIN LANCASTER, OHIO	RETIRED PHYSICIAN	DIRECTOR	DIRECTOR	None	3.35%	None	None
ROBERT D. SWINEHART LANCASTER, OHIO	RETIRED POWER COMPANY EXECUTIVE	DIRECTOR	DIRECTOR	None	6.12%	None	None
KENT R. SWINEHART LANCASTER, OHIO	VP FOR HARDWARE/SOFTWARE SOLUTION COMPANY	DIRECTOR BOARD CHAIRMAN	DIRECTOR BOARD CHAIRMAN	VP of Accounting for Truno Retail Technology Solutions	0.92%	None	None
DIANE FLOWERS STUCKEY LANCASTER, OHIO	HEALTHCARE CONSULTANT	DIRECTOR	DIRECTOR	AlternaCare Home Health Services, Inc - 100%	0.38%	None	AlternaCare Home Health Services, Inc. - 100%
CATHY J. BITLER LANCASTER, OHIO	CONSULTANT	DIRECTOR	DIRECTOR	C B tler Service Solutions, LLC - 100%	0.64%	None	C Bitler Service Solutions, LLC - 100%
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	