

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, G. Henry Cook

Name of the Holding Company Director and Official

Chairman of the Board

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

3/27/2019

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

None

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

Reporter's Name, Street, and Mailing Address

Somerset Trust Holding Company

Legal Title of Holding Company

151 W. Main Street

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

Somerset	PA	15501
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jennifer Rush Controller

Name Title

814-443-9368

Area Code / Phone Number / Extension

814-443-9220

Area Code / FAX Number

jrush@somersettrust.com

E-mail Address

www.somersettrust.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

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."

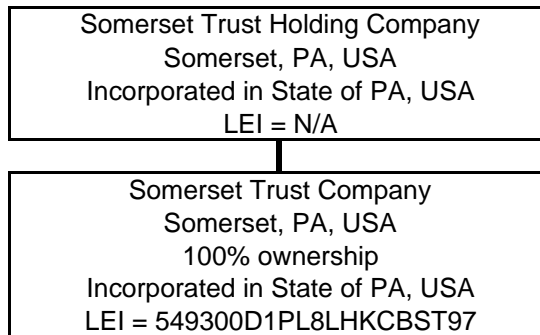
# Form FR Y-6

Somerset Trust Holding Company  
Somerset, Pennsylvania  
Fiscal Year Ending December 31, 2018

Report Item :

1 Annual Report to Shareholders

2a Organization Chart:



2b Domestic Branch Listing

3 Securities Holders (5% or more voting power) - None

4 Insiders

4c Insiders - voting shares at other companies additional information

Results: A list of branches for your holding company: SOMERSET TRUST HOLDING COMPANY (2914857) of SOMERSET, PA.  
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	Head Office	Head Office ID	RSSD*
OK		Full Service (Head Office)		212522	SOMERSET TRUST COMPANY	151 WEST MAIN STREET	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4527297	GRANTSVILLE PLAZA BRANCH	3245 CHESTNUT RIDGE ROAD	GRANTSVILLE	MD	21536	GARRETT	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4897066	SOMERSET TRUST COMPANY - BEDFORD OFFICE	8796 LINCOLN HIGHWAY	BEDFORD	PA	15522	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		1878541	BERLIN OFFICE	420 MAIN STREET	BERLIN	PA	15530	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4463742	BOSWELL OFFICE	210 OHIO STREET	BOSWELL	PA	15531	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4095947	CHAMPION OFFICE	1446 COUNTY LINE ROAD	CHAMPION	PA	15622	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3358476	CONFLUENCE OFFICE	612 LOGAN PLACE	CONFLUENCE	PA	15424	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4763077	CONNELLSVILLE OFFICE AT THE TRAIN STATION COMPLEX	904 WEST CRAWFORD AVENUE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4576866	PECHIN IN-STORE BRANCH	300 LAUREL DRIVE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4489939	SOMERSET TRUST COMPANY-CONNELLSVILLE BRANCH INSIDE WAL-MART	1450 MORRELL AVENUE	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4365499	FISHERTOWN OFFICE	2095 QUAKER VALLEY RD	FISHERTOWN	PA	15539	BEDFORD	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		2862828	HOOVERSVILLE OFFICE	803 BARN STREET	HOOVERSVILLE	PA	15936	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4587460	SOMERSET TRUST COMPANY - HOPWOOD OFFICE	1176 NATIONAL PIKE	HOPWOOD	PA	15445	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		5242702	NORWIN TOWN SQUARE BRANCH	12120 US 30	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Close	3/31/17	Limited Service		3649606	ALLEGHENY LUTHERAN HOME	807 GOUCHER STREET	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3358449	GIANT EAGLE OFFICE	344 GOUCHER STREET	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3358467	JOHNSTOWN OFFICE	116 MARKET STREET	JOHNSTOWN	PA	15901	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3358430	RICHLAND OFFICE	1416 SCALP AVENUE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4935463	SOMERSET TRUST COMPANY - RICHLAND IN-STORE BRANCH	1513 SCALP AVE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4894560	SOMERSET TRUST COMPANY-UPJ CAMPUS BRANCH	450 SCHOOLHOUSE ROAD	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4095956	WINCO OFFICE	2690 WILLIAM PENN AVENUE SUITE 5	JOHNSTOWN	PA	15909	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4207441	WESTWOOD OFFICE	1739 LYTER DR	JOHNSTOWN	PA	15905	CAMBRIA	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4229322	LIGONIER MAIN	228 W MAIN ST	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Close	12/31/2018	Full Service		4385563	OAK GROVE OFFICE	3720 STATE ROUTE 711	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4416515	NATIONAL PIKE BRANCH	4640 NATIONAL PIKE	MARKLEYSBURG	PA	15459	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3358494	MEYERSDALE OFFICE BRANCH	151 CENTER STREET	MEYERSDALE	PA	15552	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Limited Service		2828619	MEYERSDALE SOUTHSIDE OFFICE	7109 MASON DIXON HIGHWAY	MEYERSDALE	PA	15552	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4720922	SOMERSET TRUST COMPANY - MT. PLEASANT BRANCH	2100 SUMMIT RIDGE PLAZA	MOUNT PLEASANT	PA	15666	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		5316863	SOMERSET TRUST COMPANY - NEW FLORENCE BRANCH	161 12TH STREET	NEW FLORENCE	PA	15944	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		5316872	SOMERSET TRUST COMPANY - NORTH HUNTINGDON WALMART BRANCH	915 MILLS DRIVE	NORTH HUNTINGDON	PA	15642	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3358506	GLADES PIKE OFFICE	4185 GLADES PIKE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3397130	SOMERSET CROSSING	2028 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		3649615	SOMERSET PLAZA OFFICE	1614 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Trust		3689853	TRUST DEPARTMENT HISTORIC BUILDING	131 NORTH CENTER AVENUE	SOMERSET	PA	15501	SOMERSET	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		5316881	SOMERSET TRUST COMPANY - UNIONTOWN GIANT EAGLE BRANCH	581 PITTSBURGH RD	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	SOMERSET TRUST COMPANY		212522
OK		Full Service		4846961	SOMERSET TRUST COMPANY-YOUNGWOOD OFFICE	250 SOUTH 3RD ST	YOUNGWOOD	PA	15697	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522
Add	11/1/17	Full Service			LIGONIER GIANT EAGLE	117 S. WALNUT ST.	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	SOMERSET TRUST COMPANY		212522

**Form FR Y-6**  
**Somerset Trust Holding Company**  
**Fiscal Year Ending 12/31/2018**

Report Item 4: Directors and Officers, Insiders

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in subsidiaries	(4)(c) Percentage of Voting Shares of other companies if 25% or more of voting securities held
G. Henry Cook Somerset, PA, USA	N/A	Chairman, President & CEO	CEO, Chairman of the Board & Director Somerset Trust Co.	N/A	1.56%	N/A	N/A
Thomas J. Cook, Esq Ligonier, PA, USA	N/A	Secretary	President & Director Somerset Trust Co.	Partner - GUB Group	1.50%	N/A	25%
Andrew F. Cook Somerset, PA, USA	N/A	Vice President	Sr. VP & Secretary & Director Somerset Trust Co.	N/A	1.45%	N/A	N/A
Sean C. Isgan Somerset, PA, USA	President CME Management, LLC	Director	Director Somerset Trust Co.	President - CME Management, LLC Partner - CME Engineering, LP Partner - CME Operations, LP Partner - CME Laboratories, LP Secretary - Beechtree Holdings, Inc. Executive Vice President - Wye Oak Holdings, LLC Member - Whitetail Holdings, LLC Executive Vice President - Dogwood Management, LLC	0.08%	N/A	50% 50% 50% 50% 50% 100% 50%
Vickie L. Beer Sipesville, PA USA	President Beer, Ream & Co., P.C.	Director	Director Somerset Trust Co.	President, Principal - Beer Ream Co. Partner - Beer Ream	0.20%	N/A	45% 50%
Barbara Wheeler Davies Somerset, PA, USA	Partner Wheeler Davies, LLC	Director	Director Somerset Trust Co.	Partner - Wheeler Family Partnership	0.32%	N/A	25%
Ann Persun Somerset, PA, USA	Treasurer Somerset Area Food Pantry	Director	Director Somerset Trust Co.	Treasurer - Somerset Area Food Pantry	0.80%	N/A	N/A
Troy A. Miller Somerset, PA, USA	President Luther P. Miller, Inc.	Director	Director Somerset Trust Co.	President - Luther P Miller, Inc	0.02%	N/A	30%
John M. Kriak Johnstown, PA, USA	President Group Genesis, LLC	Director	Director Somerset Trust Co.	President - Group Genesis, LLC	0.14%	N/A	100%
Jon C. Clapper Meyersdale, PA, USA	President Clappers Industries, Inc.	Director	Director Somerset Trust Co.	President - Clappers Industries, Inc. Secretary/Treasurer - Clappers Building Materials, Inc	0.26%	N/A	50% 50%
James G. Knepper, Jr. Somerset, PA, USA	President The Knepper Agency Inc.	Director	Director Somerset Trust Co.	Owner - The Knepper Agency, Inc.	0.22%	N/A	100%
J. Scott Roberts Johnstown, PA, USA	Owner Sun Storm, LLC	Director	Director Somerset Trust Co.	Owner - SunStorm, LLC	0.01%	N/A	50%

<b>DIRECTOR</b>	<b>PRINCIPAL RELATED INTERESTS</b>	<b>CAPACITY</b>	<b>%</b>
G. Henry Cook	Somerset Trust Company	CEO/Chairman of the Board/Director	<2
Thomas J. Cook	Somerset Trust Company	President/Director	<2
	GUB Group	Partner	25
Andrew F. Cook	Somerset Trust Company	Secretary/Sr. Vice President/Director	<2
Vickie L. Beer	None		
Jon Clapper	Clappers Industries, Inc.	President	50
	Clappers Building Materials, Inc.	Secretary / Treasurer	50
	Lakeside Estates, LLC	Partner	8.33
Barbara Davies	Wheeler Family Partnership	Partner	25
	Wheeler Charitable Trust	Foundation Manager	
	Randy Davies Seller Rep Account		14.6
	Randy and Barbara Foundation	Director	
Sean Isgan	CME Management, LLC	President	50
	CME Engineering, LP	Partner	50
	CME Operations, LP	Partner	50
	CME Laboratories, LP	Partner	50
	Beechtree Holdings, Inc.	President	50
	Wye Oak Holdings, LLC	Partner	50
	Dogwood Holdings, LP	Partner	50
	Whitetail Holdings, LLC	Manager	100
James Knepper, Jr.	The Knepper Agency, Inc.	President	100
John Kriak	Group Genesis, LLC	Founder / President	98
	Laurel Holdings, Inc.	Director	<2
	Accipiter Systems, Inc.	Chief Financial Officer	<2
	Antria, Inc.	Chief Financial Officer	<3
	Quintech Electronics & Communications, Inc.	Secretary / Treasurer	0
Troy Miller	Luther P Miller, Inc.	President	25
Ann Persun	Somerset Area Food Pantry	Treasurer	0
Scott Roberts	SunStorm, LLC	Owner	50

<b>OFFICER</b>	<b>PRINCIPAL RELATED INTERESTS</b>	<b>CAPACITY</b>	<b>%</b>
G. Henry Cook	Somerset Trust Company	CEO/Chairman of the Board/Director	<2
Thomas J. Cook	Somerset Trust Company	President/Director	<2
	GUB Group	Partner	25
Andrew F. Cook	Somerset Trust Company	Secretary/Sr. Vice President/Director	<2
Larry Barron	Somerset Trust Company	Sr. VP & General Counsel	<1
Alan Brick	Somerset Trust Company	Sr. VP & Regional Branch Administrator	<1
	Trinity UCC Endowment	Board member	0
	Berlin Area Historical Society Endowment	Board member	0
Joseph Crowley	Somerset Trust Company	Sr. VP & Sr. Loan Officer	<1
Robert Enos	Somerset Trust Company	Sr. VP & Sr. Loan Officer	<1
John Gill	Somerset Trust Company	Sr. VP, Chief Operating & Risk Officer	<1
David Hudak	Somerset Trust Company	Sr. VP, CFO & Treasurer	<1
William Locher	Somerset Trust Company	Sr. VP & Sr. Loan Officer	<1
Roberta Lohr	Somerset Trust Company	Sr. VP & Marketing Officer	<1
John Malone	Somerset Trust Company	Sr. VP & Loan Officer	<1
	Private Industry Council of Westmoreland / Fayette, Inc.	Chairman of the Board (term expires 06/2019)	0
	Carnegie Free Library	Chairman, Board of Trustees	0
	Jace Luczka Memorial Scholarship Fund	Trustee	0
	Dunbar Twp. Municipal Authority	Board Chair	0
Susan Powell	Somerset Trust Company	Sr. VP & Sr. Auditor	<1
Bruce Shipley	Somerset Trust Company	Sr. VP & Sr. Loan Officer, Business Development	<1
Michael Whipkey	Somerset Trust Company	Sr. VP, Compliance & Privacy Officer	<1