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.

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, Victor Weaver

Name of the Holding Company Director and Official

CFO

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 27. 2022 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

ments 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. Date of Report (top-tier holding company's fiscal year-end): December 31, 2021 Month / Day / Year N/A Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Killbuck Bancshares, Inc. Legal Title of Holding Company 165 North Main Street, P.O. Box 407 (Mailing Address of the Holding Company) Street / P.O. Box Killbuck OH 44637 City State Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: AVP/Accountant Alaina Lampley 330/276/1024 Area Code / Phone Number / Extension 330/852/9609 Area Code / FAX Number alampley@killbuckbank.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? 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

must be provided separately and labeled

as "confidential,"

2. a letter justifying this request has been provided separately ... NOTE: Information for which confidential treatment is being requested

This report form is to be filed by all top-tier bank holding compa-

nies, 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 require-

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Killbuck Bancshares, Inc. FR Y-6 December 31, 2021

Report Item #1: Annual report is included in attachments.

Report Item #2a: Organization Chart

1) The Killbuck Savings Bank Company, Killbuck, OH is wholly owned (100%) by Killbuck Bancshares, Inc., Killbuck, OH and is the only subsidiary of Killbuck Bancshares, Inc. The Killbuck Savings Bank Company and Killbuck Bancshares, Inc. were incorporated in Ohio.

*LEI is N/A unless noted.

The Killbuck Investment Corporation, Killbuck, OH is wholly owned (100%) by Killbuck Savings Bank Company and is a subsidiary of Killbuck Savings Bank Company. The Killbuck Savings Bank Company and Killbuck Investment Corporation were incorporated in Ohio.

*LEI is N/A unless noted.

Results: A list of branches for your depository institution: KILLBUCK SAVINGS BANK COMPANY, THE (ID RSSD: 1017425).

This depository institution is held by KILLBUCK BANCSHARES, INC. (2010759) of KILLBUCK, OH.

The data are as of 12/31/2021. Data reflects information that was received and processed through 03/14/2022.

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.

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
ОК		Full Service (Head Office)	1017425 KILLBUCK SAVINGS BANK COMPANY, THE	165 NORTH MAIN STREET	KILLBUCK	ОН	44637	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	3297717 GERMAN VILLAGE BRANCH	4900 OAK STREET	BERLIN	ОН	44610	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	5425381 KIDRON BRANCH	13253 EMERSON ROAD	DALTON	ОН	44618	WAYNE	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	730316 701 SOUTH MARKET BRANCH	701 SOUTH MARKET STREET	DANVILLE	ОН	43014	KNOX	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	5006696 FREDERICKSBURG BRANCH	152 SOUTH MILL STREET	FREDERICKSBURG	ОН	44627	WAYNE	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	3069811 APPLE BRANCH	21841 PLANK ROAD	HOWARD	ОН	43028	KNOX	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	3361926 181 NORTH WASHINGTON STREET BRANCH	181 NORTH WASHINGTON STREET	MILLERSBURG	ОН	44654	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	3361896 BERLIN BRANCH	4790 TOWNSHIP ROAD 366	MILLERSBURG	ОН	44654	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	2008372 WASHINGTON STREET OFFICE	1642 SOUTH WASHINGTON STREET	MILLERSBURG	ОН	44654	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	781729 MOUNT HOPE BRANCH	8115 HIGHWAY 241	MOUNT HOPE	ОН	44660	HOLMES	UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ز
ОК		Full Service	2973658 SUGARCREEK BRANCH	1035 WEST MAIN STREET	SUGARCREEK	ОН	44681	TUSCARAWAS	S UNITED STATES	Not Required	Not Required	KILLBUCK SAVINGS BANK COMPANY, THE	1017425	ا دُ

Form FR Y-6

Killbuck Bancshares Corp. Killbuck, Ohio Fiscal Year Ending December 31, 2021

Report Item 3: Securities Holders

Current Securities Hold or more with power to v		control or holdings of 5% ending 12-31-2021	Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2021					
(1)(a)	(1)(b)	(1)(c) Number and	(2)(a)	(2)(b)	(2)(c) Number and Percentage of Each Class of Voting Securities			
Name & Address (City, State, Country)	Country of Citizenship or Incorporation	Percentage of Each Class of Voting Securities	Name & Address (City, State, Country)	Country of Citizenship or Incorporation				
Cede and Company New York, New York, USA	v USA 61,927 11.27% Common Stock		N/A					
Holmes Limestone Co. Berlin, Ohio, USA	USA	42,522 7.74% Common Stock						

Killbuck Bancshares Corp. Killbuck, Ohio December 31, 2021

List names of other

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	•	companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Theodore A. Bratton Danville, Ohio United States	Farmer and Oil & Gas Production	Director	Director (The Killbuck Savings Bank Co)	N/A	0.11%	N/A	N/A
Kurt Cline Millersburg, Ohio United States	Plumbing and Heating Contractor	Director	Director (The Killbuck Savings Bank Co)	Member, Jones St. Co. President, Kujo Inc. Member, KJ Real Estate, LLC	0.28%	N/A	Jones St. Co. (33%) Kujo Inc. (50%) KJ Real Estate, LLC (50%)
Craig A. Lawhead Millersburg, Ohio United States	Retired	Director	Director (The Killbuck Savings Bank Co)	N/A	0.48%	N/A	83 Self Storage (100%)

Rodney R. Mast Berlin, Ohio United States	Real Estate Holdings	Director	Director (The Killbuck Savings Bank Co)	President, Trail Bottom RE, LLC, Member, Premier Housing, LLC, Member, Titan Corp, LLC, Member, Prestige Stone Co., Member, Innovative Veneer Solution, LLC, Member, Innovative Realty, LLC	0.10%	N/A	Trail Bottom RE, LLC(100%) Premier Housing, LLC (25%) Titan Corp, LLC (50%) Prestige Stone Co. (50%) Innovative Veneer Solution, LLC(50%) Innovative Realty, LLC (50%)
Shasta Mast Millersburg, Ohio United States	Executive Director, Holmes County Education & Community Foundation	Director	Director (The Killbuck Savings Bank Co)	Member JSJM, LLC	0.01%	N/A	JSJM, LLC (25%)
Max A. Miller Millersburg, Ohio United States		Director	Director (The Killbuck Savings Bank Co)	Member Miller, Mast, Mason LTD. Director-President, Whiteacre, Inc, Member, Monroe St. Title Co. LTD, Member, Schofield Holdings, LLC, Manager Trustee, Schofield Morgan LLC,	0.13%	N/A	Miller, Mast, Mason LTD. (33%) Whiteacre, Inc (50%) Monroe Street Title Co., LTD (33%) Schofield Holdings, LLC (100%) Schofield Morgan, LLC Trustee (25%)
Rachel D. Miller Millersburg, Ohio United States	N/A	Secretary	Senior Vice President & CFO (The Killbuck Savings Bank Co)	N/A	0.01%	N/A	N/A
Millersburg, Ohio United States		Director	Director (The Killbuck Savings Bank Co)	CPA and Principal, Rea & Associates, Inc	0.04%	N/A	N/A
Berlin, Ohio United States	Real Estate Holdings		Director (The Killbuck Savings Bank Co)	Member, D & N Development, LLC	0.11%	N/A	D & N Development, LLC (50%)
lan Weaver, Fredericksburg,Ohio United States	Business Owner	Director	Director (The Killbuck Savings Bank Co)	Owner, Weaver's True Value Hardware	0.09%	N/A	Weaver True Value (100%)

Victor Weaver	N/A	Director & CEO	Director, CEO (The	N/A		N/A	N/A
Millersburg, Ohio			Killbuck Savings		0.04%		
United States			Bank Co)				
Cede and Company	N/A	N/A	N/A	N/A		N/A	N/A
New York, New York					11.27%		
United States							