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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3105(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners’ Loan Act. 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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer and is also a director, the chairman of the board must sign the report.

I. Craig Lawhead
Name of the Holding Company Director and Officer
President
Title of the Holding Company Director and Officer
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 Officer
3-7-14

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 2010759
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2013
Month / Day / Year

Reporter’s Name, Street, and Mailing Address
Killbuck Bancshares, Inc.
165 N. Main St. / PO 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:
Rachel D. Miller Asst VP / Accounting
Name Title
330-276-4881
Area Code / Phone Number / Extension
330-276-0591
Area Code / FAX Number
ramiller@killbuckbank.com
E-mail Address
www.killbuckbank.com
Address (URL) for the Holding Company’s web page

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”

☐ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, N.W., 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, 2013

Preparer: Rachel D. Miller, Assistant Vice President

Report Item #1: Annual report is included.

Report Item #2a: Organization Chart

1) The Killbuck Savings Bank Company, 165 North Main Street, Killbuck, OH is wholly owned (100%) by Killbuck Bancshares, Inc., and is the only subsidiary of Killbuck Bancshares, Inc. The Killbuck Savings Bank Company and Killbuck Bancshares, Inc. were incorporated in Ohio.

Report Item #2b: Domestic Branch Listing

Submitted via email to structure@clev.frb.org on March 10, 2014 at 10:00am.

Report Item #3: Securities holders

1) Two shareholders of record own at least 5% of the 607,661 outstanding shares of common stock:

   Cede and Company                                      56,171 shares (Percentage owned 9.24%)
   New York, NY                                           
   Incorporated in U.S.A.

   The Holmes Limestone Company                           45,120 shares (Percentage owned 7.42%)
   Berlin, OH                                              
   Incorporated in U.S.A.

2) Not applicable
Report Item #4: Insiders

John W. Baker (Retired)
Big Prairie, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.03% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Ted Bratton (Farmer and Oil & Gas Production)
Danville, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.07% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Lawrence Cardinal (Banker)
Massillon, OH U.S.A.
Vice President/Secretary: Killbuck Bancshares, Inc. (.01% of outstanding shares)
Senior Vice President/CFO: The Killbuck Savings Bank Co.

Craig A. Lawhead (Banker)
Millersburg, OH U.S.A.
Director/President: Killbuck Bancshares, Inc. (.30% of outstanding shares)
Director/President/CEO: The Killbuck Savings Bank Co.
Partner: 83 Self-Storage (50% ownership)

Allan R. Mast (Construction)
Berlin, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.39% of outstanding shares)
Director: The Killbuck Savings Bank Co.
Secretary: Holmes M&M Construction, Inc. (47% ownership)
Secretary/Treasurer: Mast Enterprises (50% ownership)
Partner: Mast Family Group LLC (30% ownership)

Max Miller (Attorney)
Millersburg, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.08% of outstanding shares)
Director: The Killbuck Savings Bank Co.
Member: Miller, Mast, Mason & Bowling, Ltd. (33% ownership)
President: Whiteacre, Inc. (33% ownership)
Member: Monroe Street Title Co., Ltd. (33% ownership)
Member: Schofield Holdings LLC (100% ownership)

Dean J. Mullet (Manufacturer)
Berlin, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.11% of outstanding shares)
Director: The Killbuck Savings Bank Co.
President: Mullet Cabinets, Inc. (9% ownership)
President: Fryburg Door, Inc. (100% ownership)
President: D&N Development LLC (100% ownership)
Gail Patterson (Retired)
Killbuck, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.20% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Luther E. Proper (Retired)
Millersburg, OH U.S.A.
Director: Killbuck Bancshares, Inc. (1.16% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Marion Troyer (Banker)
New Philadelphia, OH U.S.A.
Senior Vice President: The Killbuck Savings Bank Co. (.62% of outstanding shares)

Victor Weaver (Banker)
Millersburg, OH U.S.A.
Vice President/Treasurer: Killbuck Bancshares, Inc. (.02% of outstanding shares)
Executive Vice President: The Killbuck Savings Bank Co.

Michael S. Yoder (Retired)
Berlin, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.07 % of outstanding shares)
Director: The Killbuck Savings Bank Co.
**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.

**Substitution 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-9 reports requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Data Action of Close, Delete, or Add. The FR Y-9 report may be submitted in a hardcopy format or via the FR Y-9 Online application - [https://y9online.federalreserve.gov](https://y9online.federalreserve.gov).

* FEDC UNNUM, Office Number, and ID_R5SSD columns are for reference only. Verification of these values is not required.

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<th>County</th>
<th>Country</th>
<th>ICIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
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