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. §§ 248(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 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.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2013

Reporters Name, Street, and Mailing Address
SSNB, Inc.
137 W Wheeling St
Lancaster OH 43130

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Jeffrey L Beard
President/CEO and Director

Address (URL) for the Holding Company's web page
jbeard@standingstonationalbank.com

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: 3338692
C.I.

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

December 31, 2013

ITEM 1:         ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2:         ORGANIZATION CHART

SSNB, INC
LANCASTER, OHIO

OWNS 100% OF THE VOTING STOCK OF

STANDING STONE NATIONAL BANK
LANCASTER, OHIO

State of Incorporation: Ohio
Nationally Chartered

ITEM 3 (1) and (2): SHAREHOLDERS

SHAREHOLDERS THAT DIRECTLY OR INDIRECTLY OWN, CONTROL OR HOLD WITH POWER TO VOTE 5 PERCENT OR MORE OF THE BANK HOLDING COMPANY.

ROBERT D. SWINEHART
LANCASTER, OHIO
UNITED STATES OF AMERICA
14,533 SHARES OF COMMON STOCK
5.30 PERCENT OF COMMON STOCK

ROBERT A. LAYMAN
COLUMBUS, OHIO
UNITED STATES OF AMERICA
15,872 SHARES OF COMMON STOCK
5.79 PERCENT OF COMMON STOCK
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<th>Branch Service Type</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC Number</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Comment</th>
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<td>Full Service (Head Office)</td>
<td>1390324</td>
<td>STANDING STONE NATIONAL BANK</td>
<td>137 WEST WHEELING ST.</td>
<td>LANCASTER</td>
<td>OH</td>
<td>43130</td>
<td>FAIRFIELD</td>
<td>UNITED STATES</td>
<td>45025</td>
<td>0</td>
<td>STANDING STONE NATIONAL BANK</td>
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<td>2393 COLUMBUS LANCASTER ROAD</td>
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<td>FAIRFIELD</td>
<td>UNITED STATES</td>
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<td><a href="http://WWW.STANDINGSTONE">WWW.STANDINGSTONE</a> NATIONALBANK.COM</td>
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### ITEM 4: INSIDERS

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<tr>
<th>NAME</th>
<th>OCCUPATION</th>
<th>ADDRESS</th>
<th>POSITION WITH SSNB, INC</th>
<th>POSITION WITH STANDING STONE NATIONAL BANK</th>
<th>PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC</th>
<th>COMPANY/PARTNERSHIP</th>
<th>PERCENTAGE OF VOTING STOCK</th>
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<tr>
<td>JAMES E. FOX</td>
<td>INSURANCE AGENT</td>
<td>LANCASTER, OHIO</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.07%</td>
<td>Jim Fox State Farm Insurance - 100%</td>
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<td>JOHN H. HERRON</td>
<td>RETIRED, OIL AND GAS PARTNERSHIP</td>
<td>PICKERING, OHIO</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>2.24%</td>
<td>Crosswood, Inc. - 80% Harrington Investment, Inc. - 50% Jefferson Oil &amp; Gas Company LLC - 50% Jefferson Oil &amp; Gas Company (Partnership) - 50% J-R Development Company (Partnership) - 80% Jefferson 1989-I Limited Partnership - 25% Jefferson 1992-I Limited Partnership - 25%</td>
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<td>JEFFREY L. BEARD</td>
<td></td>
<td>PICKERING, OHIO</td>
<td>PRESIDENT</td>
<td>PRESIDENT</td>
<td>0.36%</td>
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<td>MARTA M. BROWN</td>
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<td>PATASKALA, OHIO</td>
<td>TREASURER</td>
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<td>GALEN R. KELCH</td>
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<td>VICE PRESIDENT</td>
<td>VICE PRESIDENT</td>
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<td>None</td>
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<td>DAVID C. LIFER</td>
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<td>DIRECTOR</td>
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<td>3.64%</td>
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<td>BETTY S. DENISON</td>
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<td>0.00%</td>
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<td>BARRY W. RITCHYE</td>
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<td>LOGAN, OHIO</td>
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<td>0.58%</td>
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<td>ROBERT B. RITCHLIN</td>
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<td>LANCASTER, OHIO</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.95%</td>
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<td>ROBERT D. SWINEHART</td>
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<td>KENT R. SWINEHART</td>
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<td>DIANE FLOWERS STUCKEY</td>
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<td>AlternaCare Home Health Services, Inc. - 100%</td>
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