Annual Report of Holding Companies—FR Y-6

REPORTING

I. Craig Lawhead
Name of the Holding Company Director and Officer
President
Title of the Holding Company Director and Officer

attem 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

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

RSSID
C.I.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
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 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
330-276-0216
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:

☒ No

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."

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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (1100-0027), Washington, DC 20503.
Killbuck Bancshares, Inc.
FR Y-6 December 31, 2014

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 11, 2015 at 8:21am.

Report Item #3: Securities holders

1) Two shareholders of record own at least 5% of the 604,634 outstanding shares of common stock:

   Cede and Company New York, NY 10274
   Incorporated in U.S.A.
   54,186 shares (Percentage owned 8.96%)

   The Holmes Limestone Company Berlin, OH 44610
   Incorporated in U.S.A.
   45,120 shares (Percentage owned 7.46%)

2) Not applicable
Report Item #4: Insiders

John W. Baker (Retired)
Big Prairie, OH U.S.A.
Director: Killbuck Bancshares, Inc. (.02% 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. (.32% 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. (.40% 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 PTR (28% 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. (.12% 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. (.21% of outstanding shares)
Director: The Killbuck Savings Bank Co.

Luther E. Proper (Retired)
Millersburg, OH U.S.A.
Director: Killbuck Bancshares, Inc. (1.18% 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. (.63% 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, restate 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 field 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 field was ever 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.

### 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-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.fedreserves.gov.

* FDIC UNIKFUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.*

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