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. § 3106(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.

I, 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.

Signature of Holding Company Director and Official
03/31/2015
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

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
SSNB, Inc.
137 W Wheeling St
(Lasting Address of the Holding Company Street / P.O. Box)

City: Lancaster
State: OH
Zip Code: 43130

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Marta M Brown
Name: CFO
Title: 740-653-5115
Area Code / Phone Number / Extension
740-687-7280
Area Code / FAX Number
mbrown@standingstonebank.com
E-mail Address

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."

For Federal Reserve Bank Use Only

RSSD ID: 3338692
C.I.

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 (7100-0297), Washington, DC 20503.
ITEM 4:

<table>
<thead>
<tr>
<th>NAME</th>
<th>OCCUPATION</th>
<th>POSITION WITH SSNB, INC</th>
<th>POSITION WITH STANDING STONE BANK</th>
<th>PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC</th>
<th>COMPANY/PARTNERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAMES E. FOX</td>
<td>INSURANCE AGENT</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.26%</td>
<td>Jim Fox State Farm Insurance - 100%</td>
</tr>
<tr>
<td>PICKERINGTON, OHIO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JOHN H. HERRON</td>
<td>RETIRED, OIL AND GAS PARTNERSHIP</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>1.91%</td>
<td>Crosswood, Inc. - 80%</td>
</tr>
<tr>
<td>PICKERINGTON, OHIO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Harrington Investment, Inc. - 50%</td>
</tr>
<tr>
<td>JEFFREY L. BEARD</td>
<td></td>
<td>PRESIDENT</td>
<td>CHIEF EXECUTIVE OFFICER DIRECTOR</td>
<td>0.39%</td>
<td>None</td>
</tr>
<tr>
<td>PICKERINGTON, OHIO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MARTA M. BROWN</td>
<td></td>
<td>TREASURER</td>
<td>VICE PRESIDENT</td>
<td>0.39%</td>
<td>None</td>
</tr>
<tr>
<td>PATASKALA, OHIO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GALEN R. KELCH</td>
<td></td>
<td>VICE PRESIDENT</td>
<td>VICE PRESIDENT</td>
<td>0.39%</td>
<td>None</td>
</tr>
<tr>
<td>LOGAN, OHIO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DAVID C. LIFER</td>
<td>RETIRED PHYSICIAN</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.86%</td>
<td>None</td>
</tr>
<tr>
<td>LANCASTER, OHIO</td>
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</tr>
<tr>
<td>BETTY S. DENNISON</td>
<td></td>
<td>VICE PRESIDENT</td>
<td>VICE PRESIDENT</td>
<td>0.02%</td>
<td>None</td>
</tr>
<tr>
<td>LANCASTER, OHIO</td>
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</tr>
<tr>
<td>BARRY W. RITCHIE</td>
<td>RETIRED, BANK EXECUTIVE</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.62%</td>
<td>None</td>
</tr>
<tr>
<td>LOGAN, OHIO</td>
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<td></td>
</tr>
<tr>
<td>ROBERT B. RITCHLIN</td>
<td>RETIRED PHYSICIAN</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>3.42%</td>
<td>None</td>
</tr>
<tr>
<td>LANCASTER, OHIO</td>
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<td></td>
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</tr>
<tr>
<td>ROBERT D. SWINEHART</td>
<td>RETIRED POWER COMPANY EXECUTIVE</td>
<td>DIRECTOR</td>
<td>BOARD CHAIRMAN</td>
<td>5.52%</td>
<td>None</td>
</tr>
<tr>
<td>LANCASTER, OHIO</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KENT R. SWINEHART</td>
<td>PARTNER IN CPA FIRM</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.42%</td>
<td>None</td>
</tr>
<tr>
<td>LANCASTER, OHIO</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>DIANE FLOWERS STUKEY</td>
<td>OWNER, HEALTH SERVICES COMPANY</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>0.15%</td>
<td>AlternaCare Home Health Services, Inc. - 100%</td>
</tr>
<tr>
<td>LANCASTER, OHIO</td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>
ITEM 1: ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2: ORGANIZATION CHART

SSNB, INC
LANCASTER, OHIO

OWNS 100% OF THE VOTING STOCK OF

STANDING STONE BANK
LANCASTER, OHIO

State of Incorporation
Ohio
State 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
5.62 PERCENT OF COMMON STOCK

ROBERT A. LAYMAN
COLUMBUS, OHIO
UNITED STATES OF AMERICA
15,872 SHARES OF COMMON STOCK
6.14 PERCENT OF COMMON STOCK
<table>
<thead>
<tr>
<th>ID</th>
<th>Branch Service</th>
<th>Branch ID</th>
<th>Institution Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
<th>County</th>
<th>County Group</th>
<th>DUNS Number</th>
<th>Office Number</th>
<th>Field Office</th>
<th>Head Office ID</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>33257103</td>
<td>STANDING STONE BANK</td>
<td>12 WEST WHEELING ST</td>
<td>FAIRFIED</td>
<td>OH</td>
<td>44120</td>
<td>FAIRFIELD</td>
<td>UNITED STATES</td>
<td>40251</td>
<td>STANDING STONE BANK</td>
<td>13029220</td>
<td>13029220</td>
<td></td>
</tr>
<tr>
<td>Ohio</td>
<td>Full Service</td>
<td>3455712</td>
<td>NORTH OFFICE BRANCH</td>
<td>1536 COLLINS LANCAS TER ROAD</td>
<td>LANCAS TER</td>
<td>OH</td>
<td>44120</td>
<td>FAIRFIELD</td>
<td>UNITED STATES</td>
<td>40251</td>
<td>STANDING STONE BANK</td>
<td>13029220</td>
<td>13029220</td>
<td></td>
</tr>
<tr>
<td>Ohio</td>
<td>Electronic Bank</td>
<td>4205614</td>
<td><a href="http://www.standingstonebank.com">www.standingstonebank.com</a></td>
<td>127 W WHISSLING ST</td>
<td>FAIRFIED</td>
<td>OH</td>
<td>44120</td>
<td>FAIRFIELD</td>
<td>UNITED STATES</td>
<td>40251</td>
<td>STANDING STONE BANK</td>
<td>13029220</td>
<td>13029220</td>
<td></td>
</tr>
<tr>
<td>Ohio</td>
<td>Full Service</td>
<td>3455711</td>
<td>CITY ROAD OFFICE</td>
<td>1890 EY RD</td>
<td>LANCAS TER</td>
<td>OH</td>
<td>44120</td>
<td>FAIRFIELD</td>
<td>UNITED STATES</td>
<td>40251</td>
<td>STANDING STONE BANK</td>
<td>13029220</td>
<td>13029220</td>
<td></td>
</tr>
</tbody>
</table>
Memo

To: Diane Flowers Stuckey

From: Jeff Beard

Date: 2/17/2015

Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

[Signature]

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

1009, Alternacare Home Health Services, Inc.

__________________________  ____________________________
Diane Flowers Stuckey, Board Member  Date
Memo

To: John H. Herron
From: Jeff Beard
Date: 2/17/2015
Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership? YES

If so, please name the company(s) or partnership(s) and state the percentage of ownership: (Jefferson Oil & Gas Company, LLC) 47.7%
(Jefferson Oil & Gas Company (Partnership) 50%
(JF Development Company (Partnership) 50%
(Crossword Inc. 50%
(Harrington Investments, Inc. 50%
(Jefferson 1992-1 Limited Partnership 25%

John H. Herron, Board Member
2/27/15
Date
Memo

To:                
From:               Jeff Beard
Date:               2/17/2015
Re:                 Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

No

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Jeffrey Beard, Board Member
President & CEO

Date: 2/18/15
Memo

To: Betty S. Dennison
From: Jeff Beard
Date: 2/17/2015
Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

No

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

_________ 2-20-15

Betty S. Dennison, Vice President  Date
To: Galen K. Kelch

From: Jeff Beard

Date: 2/17/2015

Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

__________________________
No.

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

__________________________

__________________________

__________________________

__________________________

Galen K. Kelch, Vice President

2/20/15

Date
To: Kent R. Swinehart
From: Jeff Beard
Date: 2/17/2015
Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership? [No]

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

2/19/15
Kent R. Swinehart, Board Member
Date
Memo

To: Barry W. Ritchey
From: Jeff Beard
Date: 2/17/2015
Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

No

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

__________________________________________________
__________________________________________________
__________________________________________________

Barry W. Ritchey, Board Member

Date
February 19, 2015
Memo

To: Robert D. Swinehart

From: Jeff Beard

Date: 2/17/2015

Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

☑

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

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_________________________________________________________________________

2-19-15

Robert D. Swinehart, Board Member

Date
Memo

To:        Dr. David C. Lifer
From:      Jeff Beard
Date:      2/17/2015
Re:        Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

Dr. David C. Lifer, Board Member

2-19-16
To: Martá M. Brown
From: Jeff Beard
Date: 2/17/2015
Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

\[ NO \]

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

Martá M. Brown, Vice President

Date 2/20/15
Memo

To: Dr. Robert B. Ritchlin

From: Jeff Beard

Date: 2/17/2015

Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

\[ \checkmark \]

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Date

Dr. Robert B. Ritchlin, Board Member
Memo

To: James E. Fox
From: Jeff Beard
Date: 2/17/2015
Re: Company and Partnership Ownership

The Federal Reserve requires us to disclose on its Annual Report of Bank Holding Companies Report whether you, as a bank Board of Director member, own 25% or greater shares in any outside company or partnership. This applies to all Senior Management, as well.

Therefore, we are required to ask you the following information:

Do you own 25% or greater ownership of any company or partnership?

___yes___

If so, please name the company(s) or partnership(s) and state the percentage of ownership(s).

Jim Fox, State Farm Ins.

100%