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, Steven C. Wainwright
Name of the Holding Company Director and Official
Trustee
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
06/14/2016
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
RSD ID 4452401 - C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year
n/a
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
2012 Waterford Commercial and Savings Bank
PO Box 65
Waterford OH 45786

City State Zip Code

Physical Location (if different from mailing address)
20115 State Route 339, Waterford, Ohio

Person to whom questions about this report should be directed:
Loretta Murphy Secretary
Name Title
740-984-2357
Area Code / Phone Number / Extension
740-984-4460
Area Code / FAX Number
lrmurphy@waterfordbank.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."

☐ 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 format 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.

10/2014
Form FR Y-6

2012 Waterford Commercial & Savings Bank Shareholders Voting Trust
Waterford, Ohio
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company uses the Annual Disclosure Statement prepared by The Waterford Commercial and Savings Bank for its securities holders. The holding company is not registered with the SEC. As specified by the appropriate Reserve Bank a copy is enclosed.

2a: Organizational Chart:

    2012 Waterford Commercial & Savings Bank Shareholders Voting Trust
    Waterford, Ohio
    Incorporated in Ohio

    59%--Waterford Commercial & Savings Bank
    20115 State Route 339
    Waterford, OH 45786
    Incorporated in Ohio

2b: Domestic branch listing provided to the Federal Reserve Bank

3: Securities Holders:

    Harold R and Diane W Tuten
    Marietta, Ohio USA
    24,200 Shares—20% Common Stock

    Doris Wainwright
    Beverly, Ohio USA
    25,700 Shares—22% Common Stock

4: Attachment.
<table>
<thead>
<tr>
<th>Name, City, State</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding co</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Title &amp; Position with other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies &amp; percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Steven C. Wainwright  Waterford, Ohio USA</td>
<td>Owner Wainwright's Fine Jewelry</td>
<td>Trustee</td>
<td>Chairman of the Board/Director</td>
<td>Owner Wainwright's Fine Jewelry</td>
<td>2%</td>
<td>1% n/a</td>
<td></td>
</tr>
<tr>
<td>Doris Wainwright  Beverly, Ohio USA</td>
<td>n/a</td>
<td>Trustee</td>
<td>Director</td>
<td>n/a</td>
<td>22%</td>
<td>13% n/a</td>
<td></td>
</tr>
<tr>
<td>Harold Tuten  Marietta, Ohio USA</td>
<td>n/a</td>
<td>Trustee</td>
<td>Director</td>
<td>n/a</td>
<td>20%</td>
<td>12% n/a</td>
<td></td>
</tr>
</tbody>
</table>
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 was closed, enter 'Close' in the Data Action column and the date it was closed in the Effective Date column.
Delist: If a branch listed was never owned by this depository institution, enter 'Delist' in the Data Action column.
Add: If a reportable branch is missing, insert a new 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.

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, Delist, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - http://y10online.federalreserve.gov.

* FDIC UNNUM, Office Number, and ID_RS10 columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RS10*</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 UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RS10*</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>ok</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>324229</td>
<td>WATERFORD COMMERCIAL AND SAVINGS BANK, THE</td>
<td>10115 ST RT 339</td>
<td>WATERFORD</td>
<td>OH</td>
<td>45760</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>5349</td>
<td>WATERFORD COMMERCIAL AND SAVINGS BANK, THE</td>
<td>324229</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ok</td>
<td></td>
<td>Full Service</td>
<td>3652746</td>
<td>CROOKSVILLE BRANCH</td>
<td>256 WEST MAIN STREET</td>
<td>CROOKSVILLE</td>
<td>OH</td>
<td>43731</td>
<td>PERRY</td>
<td>UNITED STATES</td>
<td>456330</td>
<td>WATERFORD COMMERCIAL AND SAVINGS BANK, THE</td>
<td>324229</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>