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, Craig Lawhead
Name of the Holding Company Director and Official
President
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

Date of Signature
3-16-16

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 2010769
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.

☒ No

The information for which confidential treatment is sought is being submitted separately labeled "Confidential.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year
N/A

Reporters’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

Area Code / Phone Number / Extension
330-276-4881

Area Code / FAX Number
330-276-0216

ramiller@killbuckbank.com
E-mail Address

www.killbuckbank.com
Address (URL) for the Holding Company’s web page

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.

12/2015
# 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.

## 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.

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.federalreserve.gov.

---

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RBSA*</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 CINNIM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RBSA*</th>
<th>Comments</th>
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<td>UNITED STATES</td>
<td>225825</td>
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<td>FERIN BRANCH</td>
<td>4790 TOWNSHIP ROAD 366</td>
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<td>UNITED STATES</td>
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</table>
Killbuck Banshares, Inc.
FR Y-6 December 31, 2015

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 Banshares, Inc., and is the only subsidiary of Killbuck Bancshares, Inc. The Killbuck Savings Bank Company and Killbuck Bancshares, Inc. were incorporated in Ohio.
*LEI is N/A unless noted.

Report Item #2b: Domestic Branch Listing

Submitted via email to structure@elev.frb.org on March 15, 2016 at 11:39am.

Report Item #3: Securities holders

1) Two shareholders of record own at least 5% of the 598,301 outstanding shares of common stock:

Cede and Company
New York, NY 10274
Incorporated in U.S.A.

50,259 shares (Percentage owned 8.40%)

The Holmes Limestone Company
Berlin, OH 44610
Incorporated in U.S.A.

45,120 shares (Percentage owned 7.54%)

2) Not applicable
<table>
<thead>
<tr>
<th>[1] Name, City, State, Country</th>
<th>[2] Principal Occupation if other than with Holding Company</th>
<th>[3][a] Title &amp; Position with Holding Company</th>
<th>[3][b] Title &amp; Position with Subsidiary Companies (Include names of subsidiaries)</th>
<th>[3][c] Title &amp; Position with Other Companies (Include names of other companies)</th>
<th>[4][d] Percentage of Voting Shares in Holding Company</th>
<th>[5][e] Percentage of Voting Shares in Subsidiary Companies (Include names of subsidiaries)</th>
<th>[6][f] List Names of Other Companies if 25% or more of Voting Securities are held (If names of companies and percentage of voting securities held)</th>
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<tbody>
<tr>
<td>John W. Baker</td>
<td>Big Rocks, Ohio, United States</td>
<td>Vice President &amp; Secretary</td>
<td>Director (The Kilbuck Savings Bank Co.)</td>
<td>N/A</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Theodore A. Drattan</td>
<td>Danville, Ohio, United States</td>
<td>Director</td>
<td>Director (The Kilbuck Savings Bank Co.)</td>
<td>N/A</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Lawrence Cardinali</td>
<td>Newark, Ohio, United States</td>
<td>Director</td>
<td>Senior Vice President &amp; CFO (The Kilbuck Savings Bank Co.)</td>
<td>N/A</td>
<td>0.00%</td>
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<tr>
<td>Craig A. Lawhead</td>
<td>Millersburg, Ohio, United States</td>
<td>Director, President &amp; CEO (The Kilbuck Savings Bank Co.)</td>
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<td>N/A</td>
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<td>Alan R. Mcg</td>
<td>Bexley, Ohio, United States</td>
<td>Secretary</td>
<td>Director (The Kilbuck Savings Bank Co.)</td>
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<td>Max A. Miller</td>
<td>Millersburg, Ohio, United States</td>
<td>Attorney</td>
<td>Director (The Kilbuck Savings Bank Co.)</td>
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<td>Dean J. Muller</td>
<td>Berea, Ohio, United States</td>
<td>Salesman</td>
<td>Director (The Kilbuck Savings Bank Co.)</td>
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<td>Paul M. Petersen</td>
<td>Kilbuck, Ohio, United States</td>
<td>Director</td>
<td>Director (The Kilbuck Savings Bank Co.)</td>
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<td>Luther E. Proper</td>
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<td>N/A</td>
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<td>Mason Teach</td>
<td>NewPhiladelphia, Ohio, United States</td>
<td>Director</td>
<td>Senior Vice President (The Kilbuck Savings Bank Co.)</td>
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<td>Miller Wexler</td>
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<td>Vice President &amp; Treasurer</td>
<td>Executive Vice President (The Kilbuck Savings Bank Co.)</td>
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<td>Michael S. Yoder</td>
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