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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Craig Lawhead
Name of the Holding Company Director and Officer
President / CEO
Titles of the Holding Company Director and Officer

I 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 Officer
07/08/2019
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

RRESID ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
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 North Main Street P.O. 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:

Alaina Lamphere
Accountant
Name Title
330/276/4881
Area Code / Phone Number / Extension
330/276/0216
Area Code / FAX Number
alamphere@killbuckbank.com
E-mail Address
www.killbuckbank.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐

0=No
1=Yes

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report
2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

03/2016

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.
Killbuck Bancshares, Inc.
FR Y-6 December 31, 2018

Preparer: Angela Smith, Assistant Vice President/Accountant

Report Item #1: Annual report is included in attachments.

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.
*LEI is N/A unless noted.

The Killbuck Investment Corporation, 165 North Main Street, Killbuck, OH is wholly owned (100%) by Killbuck Savings Bank Company and is a subsidiary of Killbuck Savings Bank Company. The Killbuck Savings Bank Company and Killbuck Investment Corporation were incorporated in Ohio.
*LEI is N/A unless noted.
Results: A list of branches for your depository institution: KILLBUCK SAVINGS BANK COMPANY, THE (ID_RSSD: 1017425).
This depository institution is held by KILLBUCK BANCSHARES, INC. (2010759) of KILLBUCK, OH.
The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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.

**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.federalreserve.gov.

FDIC UNINUM, Office Number, and ID_RSSD 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_RSSD</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 UNINUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service (Head Office)</td>
<td>1017425</td>
<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
<td>101 NORTH MAIN STREET</td>
<td>KILLBUCK</td>
<td>OH</td>
<td>44637</td>
<td>HOLMES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
<td>1017425</td>
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</tr>
<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service</td>
<td>3297717</td>
<td>GERMAN VILLAGE BRANCH</td>
<td>4900 OAK STREET</td>
<td>BERLIN</td>
<td>OH</td>
<td>44610</td>
<td>HOLMES</td>
<td>UNITED STATES</td>
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<td>Full Service</td>
<td>7000016</td>
<td>701 SOUTH MARKET BRANCH</td>
<td>701 SOUTH MARKET STREET</td>
<td>DANVILLE</td>
<td>OH</td>
<td>44541</td>
<td>KNOX</td>
<td>UNITED STATES</td>
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<td>OK</td>
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<td>Full Service</td>
<td>5069091</td>
<td>FREDERICKSBURG BRANCH</td>
<td>555 SOUTH MILL STREET</td>
<td>FREDERICKSBURG</td>
<td>OH</td>
<td>44672</td>
<td>WAYNE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
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<tr>
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<td>01/01/2019</td>
<td>Full Service</td>
<td>3096811</td>
<td>APPACHE BRANCH</td>
<td>386 FLANK ROAD</td>
<td>HOWARD</td>
<td>OH</td>
<td>44618</td>
<td>TUSCARAWAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
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<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service</td>
<td>3361201</td>
<td>381 NORTH WASHINGTON STREET BRANCH</td>
<td>381 NORTH WASHINGTON STREET</td>
<td>MILLERSBURG</td>
<td>OH</td>
<td>44654</td>
<td>HOLMES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
<td>1017425</td>
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<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service</td>
<td>3058589</td>
<td>WELTON BRANCH</td>
<td>4790 TOWNSHIP ROAD 346</td>
<td>MILLERSBURG</td>
<td>OH</td>
<td>44654</td>
<td>MILLERSBURG</td>
<td>NOT REQUIRED</td>
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<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
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<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service</td>
<td>3006772</td>
<td>WASHINGDON STREET OFFICE</td>
<td>342 SOUTH WASHINGTON STREET</td>
<td>MILLERSBURG</td>
<td>OH</td>
<td>44654</td>
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<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
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<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service</td>
<td>781739</td>
<td>MURAL HOPE BRANCH</td>
<td>815 HIGHWAY 241</td>
<td>MOUNT HOPE</td>
<td>OH</td>
<td>44660</td>
<td>HOLMES</td>
<td>UNITED STATES</td>
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<tr>
<td>OK</td>
<td>01/01/2019</td>
<td>Full Service</td>
<td>2937058</td>
<td>SHARERBROOK BRANCH</td>
<td>2335 WEST MAIN STREET</td>
<td>SHARERBROOK</td>
<td>OH</td>
<td>44681</td>
<td>TUSCARAWAS</td>
<td>UNITED STATES</td>
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<td>KILLBUCK SAVINGS BANK COMPANY, THE</td>
<td>1017425</td>
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Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td></td>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td></td>
</tr>
<tr>
<td>Cede and Company New York, New York</td>
<td>USA</td>
<td>50,896    8.67%</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holmes Limestone Co. Berlin, Ohio</td>
<td>USA</td>
<td>45,120    7.69%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal Occupation if other than with holding company</td>
<td>Name &amp; Position with holding company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Securities in holding company</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>--------------------------------------------------------</td>
<td>-------------------------------------</td>
<td>------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>John W. Baker</td>
<td>N/A</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.07%</td>
</tr>
<tr>
<td>Theodore A. Bratton</td>
<td>Farmer and Oil &amp; Gas Production</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.09%</td>
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<tr>
<td>Kurt Cline</td>
<td>Plumbing and Heating Contractor</td>
<td>Director</td>
<td>Director (The Killbuck Savings Bank Co)</td>
<td>Member, Jones St. Co. President, Kujo Inc. Member, KJ Real Estate, LLC</td>
<td>0.23%</td>
</tr>
<tr>
<td>Craig A. Lawhead</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>Director, President &amp; CEO (The Killbuck Savings Bank Co)</td>
<td>N/A</td>
<td>0.43%</td>
</tr>
</tbody>
</table>

List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held):

- Jones St. Co. (33%)
- Kujo Inc. (50%)
- KJ Real Estate, LLC (100%)
- 83 Self Storage (50%)
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Position and Company Information</th>
<th>Percentage</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rodney R. Mast</td>
<td>Director</td>
<td>Director (The Killbuck Savings Bank Co) President, Trail Bottom RE, LLC, Member, Premier Housing, LLC, Member, Titan Corp, LLC, Member, Prestige Stone Co., Member, Innovative Veneer Solution, LLC, Member, Innovative Realty, LLC</td>
<td>0.08%</td>
<td>N/A</td>
</tr>
<tr>
<td>Max A. Miller</td>
<td>Attorney</td>
<td>Director (The Killbuck Savings Bank Co) Member Miller, Mast, Mason, &amp; Bowling, LTD, Director-President, Whiteacre, Inc, Member, Monroe St. Title Co. LTD, Member, Schofield Holdings, LLC, Manager Trustee, Schofield Morgan LLC</td>
<td>0.08%</td>
<td>N/A</td>
</tr>
<tr>
<td>Rachel D. Miller</td>
<td>Secretary</td>
<td>Senior Vice President &amp; CFO (The Killbuck Savings Bank Co)</td>
<td>0.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Zachary L. Morris</td>
<td>CPA</td>
<td>Director (The Killbuck Savings Bank Co) CPA and Principal, Rea &amp; Associates, Inc.</td>
<td>0.01%</td>
<td>N/A</td>
</tr>
<tr>
<td>Dean J. Mullet</td>
<td>Manufacturer</td>
<td>Director (The Killbuck Savings Bank Co) President, CEO, Mullet Cabinet, Inc. CEO, Fryburg Door, LLC, CEO, D &amp; N Development, LLC</td>
<td>0.06%</td>
<td>N/A</td>
</tr>
<tr>
<td>Ian Weaver</td>
<td>Business Owner</td>
<td>Director (The Killbuck Savings Bank Co) Owner, Weaver’s True Value Hardware</td>
<td>0.01%</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>N/A</td>
<td>Position</td>
<td>Company</td>
<td>N/A</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-----</td>
<td>-----------------------------------------------</td>
<td>----------------------------------------------</td>
<td>-----</td>
</tr>
<tr>
<td>Victor Weaver</td>
<td></td>
<td>Vice President &amp; Treasurer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Millersburg, Ohio</td>
<td></td>
<td></td>
<td>(The Killbuck Savings Bank Co)</td>
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</table>