

Board of Governors of the Federal Reserve System



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.

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.

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

For Federal Reserve Bank Use Only

RSSD ID **3338692**
C.I. _____

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.

Legal Title of Holding Company

137 W Wheeling St

(Mailing Address of the Holding Company) Street / P.O. Box

Lancaster

OH

43130

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Marta M Brown

CFO

Name

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."

☒ No

SSNB INC
137 W. WHEELING ST.
LANCASTER, OHIO 43130

FR Y-6

DECEMBER, 31 2014

ITEM 4:

INSIDERS

NAME ADDRESS	OCCUPATION	POSITION WITH SSNB, INC	POSITION WITH STANDING STONE BANK	PERCENTAGE OF VOTING STOCK OWNED IN SSNB, INC	COMPANY/PARTNERSHIP PERCENTAGE OF VOTING STOCK
JAMES E. FOX LANCASTER, OHIO	INSURANCE AGENT	DIRECTOR	DIRECTOR	3.28%	Jim Fox State Farm Insurance - 100%
JOHN H. HERRON PICKERINGTON, OHIO	RETIRED, OIL AND GAS PARTNERSHIP	DIRECTOR	DIRECTOR	1.91%	Crosswood, Inc. - 80% Harrington Investment, Inc. - 50% Jefferson Oil & Gas Company LLC - 47.7% Jefferson Oil & Gas Company (Partnership) - 50% J-R Development Company (Partnership) - 80% Jefferson 1982-I Limited Partnership - 25%
JEFFREY L. BEARD PICKERINGTON, OHIO	-	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	PRESIDENT CHIEF EXECUTIVE OFFICER DIRECTOR	0.39%	None
MARTA' M. BROWN PATASKALA, OHIO	-	TREASURER	VICE PRESIDENT	0.39%	None
GALEN R. KELCH LOGAN, OHIO	-	VICE PRESIDENT	VICE PRESIDENT	0.39%	None
DAVID C. LIFER LANCASTER, OHIO	RETIRED PHYSICIAN	DIRECTOR	DIRECTOR	3.88%	None
BETTY S. DENNISON LANCASTER, OHIO	-	VICE PRESIDENT	VICE PRESIDENT	0.02%	None
BARRY W. RITCHEY LOGAN, OHIO	RETIRED, BANK EXECUTIVE	DIRECTOR	DIRECTOR	0.62%	None
ROBERT B. RITCHLIN LANCASTER, OHIO	RETIRED PHYSICIAN	DIRECTOR	DIRECTOR	3.42%	None
ROBERT D. SWINEHART LANCASTER, OHIO	RETIRED POWER COMPANY EXECUTIVE	DIRECTOR BOARD CHAIRMAN	DIRECTOR BOARD CHAIRMAN	5.62%	None
KENT R. SWINEHART LANCASTER, OHIO	PARTNER IN CPA FIRM	DIRECTOR	DIRECTOR	0.42%	None
DIANE FLOWERS STUCKEY LANCASTER, OHIO	OWNER, HEALTH SERVICES COMPANY	DIRECTOR	DIRECTOR	0.15%	AltimaCare Home Health Services, Inc. - 100%

SSNB INC
137 W. WHEELING ST.
LANCASTER, OHIO 43130

FR Y-6

December 31, 2014

ITEM 1: ANNUAL REPORT TO THE SHAREHOLDERS

ITEM 2: ORGANIZATION CHART State of Incorporation

SSNB, INC
LANCASTER, OHIO Ohio

OWNS 100% OF THE VOTING STOCK OF

STANDING STONE BANK
LANCASTER, OHIO State Chartered

ITEM 3 (1) and (2): SHAREHOLDERS

SHAREHOLDERS THAT DIRECTLY OR INDIRECTLY OWN ,CONTROL
OR HOLDS 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

DATE	ACTIVE DATE	Branch Service Type	Branch ID #SSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIT NUM*	Office Number*	Head Office	Head Office ID #SSD*	Comments
OK		Full Service (Head Office)	1390324	STANDING STONE BANK	137 WEST WHEELING ST.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	40239	0	STANDING STONE BANK	1390324	
Close	11/14/2014	Full Service	3465712	NORTH OFFICE BRANCH	2330 COLUMBUS LANCASTER ROAD	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	452556	2	STANDING STONE BANK	1390324	
Change	12/31/2014	Electronic Banking	4260888	WWW.STANDINGSTONEBANK.COM	137 W. WHEELING ST.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	521891	3	STANDING STONE BANK	1390324	Website was changed from standingstonebank.com to standingstonebank.com with our conversion to a stock charter from a national charter
Add	11/19/2014	Full Service	3465712	ETV ROAD OFFICE	1805 Ely Rd	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES			STANDING STONE BANK	1390324	



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?

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

100% AlternaCare Home Health Services, Inc.


Diane Flowers Stuckey, Board Member

2/3/15
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(s).

Jefferson Oil & Gas Company, LLC	47.7%
Jefferson Oil & Gas Company (Partnership)	50%
J-R Development Company (Partnership)	80%
Crosswood, LLC	80%
Harrington Investment LLC	50%
Jefferson 1992-I 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 L. Beard, Board Member
President & CEO

2/18/15
Date



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).


Betty S. Dennison, Vice President

2-20-15
Date



Memo

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



Memo

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).

Kent R. Swinehart, Board Member

2/19/15

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

February 19 2015
Date



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?

No

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

[Redacted Signature]

Robert D. Swinehart, Board Member

2-19-15

Date



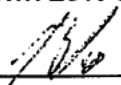
Memo

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

Date

2-19-15



Memo

To: Marta 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).


Marta M. Brown, Vice President

2/20/15
Date



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?

No

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


Dr. Robert B. Ritchlin, Board Member

2/24/15
Date



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%


James E. Fox, Board Member

2-26-15
Date