

## Board of Governors of the Federal Reserve System

2016 MAR 14 PM 4:19  
FEDERAL RESERVE BANK  
OF CLEVELAND

## 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, Bruce Cassidy Sr.

Name of the Holding Company Director and Official

Managing Member

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

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 4028730  
C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Excel Bancorp LLC

Legal Title of Holding Company

107 Plaza Drive/PO Box 777

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

Saint Clairsville

OH

43950

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jane Marsh

CFO

Name

Title

740-699-4603

Area Code / Phone Number / Extension

740-699-4624

Area Code / FAX Number

Jane.Marsh@mybandtbank.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:  
Item 4 -3c,4c  
☒ 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

## For Use By Tiered Holding Companies

*Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.*

Ohio Legacy Corp

Legal Title of Subsidiary Holding Company

600 South Main Street

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

North Canton

OH

44720

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

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Form FR Y-6

Excel Bancorp, LLC

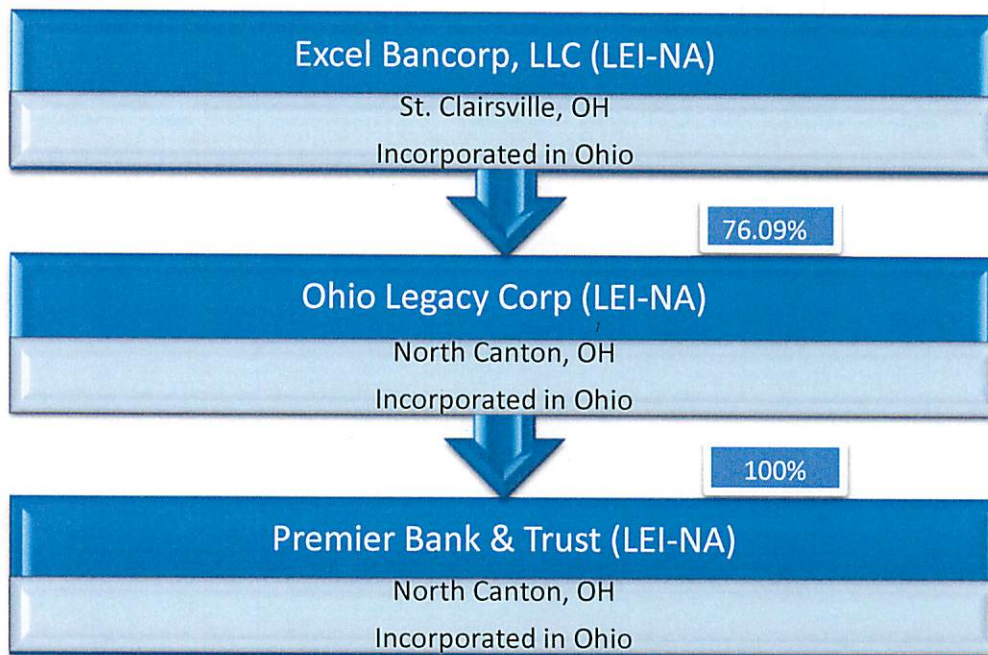
St. Clairsville, OH

Fiscal Year Ending December 31, 2015

Report item

1: Excel Bancorp, LLC is not registered with the SEC.

2a: Organizational Chart



Excel Bancorp, LLC  
FORM FRY-6  
December 31, 2015

*Item 3(1)*

<b>Registered owners</b>	<b>Shares</b>	<b>Warrants and Options</b>	<b>Total</b>	<b>Percent*</b>
AF Capital Holdings, LLC Canton, OH, USA	105,000	-	105,000	7.0%
Eagle Investment Group, LLC Sarasota, Florida, USA	480,000	-	480,000	32.0%
Emerald Capital Group, LLC Bradenton, Florida, USA	150,000	-	150,000	10.0%
REAY Capital Group LLC New Cumberland, WV, USA	115,000	-	115,000	7.7%
David B. Wurster Trust Ashland, OH, USA	100,000	-	100,000	6.7%

*Item 3(2)*

*There were no transfers of Excel Bancorp LLC units of 5% or more securities holders during*

OHIO LEGACY CORP  
FORM FRY-6  
December 31, 2015

Item 3(1)

	Shares	Warrants and Options	Total	Percent*
Excel Bancorp, LLC St. Clairsville, OH, USA	1,500,000	-	1,500,000	76.09%

Item 3(2)

none

Form FR Y-6  
Excel Bancorp, LLC  
Fiscal Year Ending December 31, 2015

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Ohio Legacy Corp and Premier Bank & Trust)	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiary	Names of Other Companies if 25% or more of voting securities are held
Louis M. Altman Canton, Ohio/USA	Real Estate Developer	Manager	Director	found in Confidential volume	7.0%	0.3%	Ohio Legacy Corp found in Confidential volume
Bruce Cassidy Sarasota, Florida/USA	Retired	Managing Member	Director	found in Confidential volume	32.0%	1.8%	Ohio Legacy Corp found in Confidential volume
Brian C. Layman Canton, OH/USA	Lawyer	Manager	Director	found in Confidential volume	0.0%	0.0%	Ohio Legacy Corp found in Confidential volume
Rick Hull North Canton, Ohio/USA	N/A	Not an officer but acts as authorized agent for regulatory purposes	President & CEO	NA	0.7%	2.4%	Ohio Legacy Corp NA
Jane Marsh Wheeling, WV/USA	N/A	Not an Officer but exercises the Treasurer function	SVP, CFO	NA	0.0%	0.4%	Ohio Legacy Corp NA
Francis P. Wenthur Bradenton, Florida/USA	Retired	Manager/Tax matters manager	Director	found in Confidential volume	10.0%	0.1%	Ohio Legacy Corp found in Confidential volume
David Wurster Ashland, Ohio/USA	Chief Executive Officer	Manager	Director	found in Confidential volume	6.7%	0.1%	Ohio Legacy Corp found in Confidential volume



Form FR Y-6  
Ohio Legacy Corp  
Fiscal Year Ending December 31, 2015

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (Premier Bank & Trust)	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiary	Names of Other Companies if 25% or more of voting securities are held
Louis M. Altman Canton, Ohio/USA	Real Estate Developer	Director & Trust Chairman	Director	found in Confidential volume	0.3%	0.0%	found in Confidential volume
Bruce Cassidy Sarasota, Florida/USA	Retired	Director	Director	found in Confidential volume	1.8%	0.0%	found in Confidential volume
Rick Hull Canton, Ohio/USA	N/A	Director/President & CEO	Director/President & CEO	N/A	2.4%	0.0%	N/A
Brian C. Layman Canton, OH/USA	Lawyer	Director	Director	found in Confidential volume	0.0%	0.0%	found in Confidential volume
Jane Marsh Wheeling, WV/USA	N/A	SVP, CFO	SVP, CFO	N/A	0.4%	0.0%	N/A
Denise Penz Wheeling, WV/USA	N/A	Director/COO	Director/EVP/COO & Wealth Manager	N/A	2.4%	0.0%	N/A
Mark Terpylak North Canton, Ohio/USA	Chief Executive Officer	Director	Director	found in Confidential volume	0.2%	0.0%	found in Confidential volume
David Wurster Ashland, Ohio/USA	Chief Executive Officer	Director	Director	found in Confidential volume	0.1%	0.0%	found in Confidential volume
Francis P. Wenthur Bradenton, Florida/USA	Retired	Director & Audit Chairman	Director	found in Confidential volume	0.1%	0.0%	found in Confidential volume