

SFSB, INC.
(Name of Issuer)
Common Stock
(Title of Class of Securities)
78416X101
(CUSIP Number)
Joseph S. Galli
3299 K Street, NW, Suite 700, Washington, DC 20016
11 APRIL 2013
(Date of Event which Requires Filing of this Statement)

1.	NAME OF REPORTING PERSON I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY) Joseph S. Galli		
2.	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* Non member (a) <input type="checkbox"/> (b) <input type="checkbox"/>		
3.	SEC USE ONLY		
4.	CITIZENSHIP OR PLACE OF ORGANIZATION United States of America		
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		5.	SOLE VOTING POWER 137, 915 (a)
		6.	SHARED VOTING POWER
		7.	SOLE DISPOSITIVE POWER 137, 915 (a)
		8.	SHARED DISPOSITIVE POWER

9.	AGGREGATE AMOUNT BENEFICALLY OWNED BY EACH REPORTING PERSON 137, 915
10.	CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES <input type="checkbox"/>
11.	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 5.2%
12.	TYPE OF REPORTING PERSON IN

OWNERSHIP BY ACCOUNT

(a) Joseph S. Galli (Personal)	82, 090 (sole)
Joseph S. Galli Retirement Plan	55, 700 (sole)
Joseph S. Galli (IRA)	125 (sole)

137,915 Total

BASED ON COMPANY PROXY STATEMENTS, DATED 4/27/2012, , THERE ARE 2,668,453, THUS, THE PERCENTAGE OWNERSHIP OF TOTAL IS 5.2%.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: April 15, 2013

Joseph S. Galli