

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
OF CLEVELAND

2014 JAN 29 P 3:02

Annual Report of Holding Companies—FR Y-6

STATISTICS & ANALYSIS
DEPARTMENT



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, DAVID J. ROMER
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.

David J. Romer
Signature of Holding Company Director and Official

Date of Signature
1-28-14

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 4001144
C.I. _____

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

12/31/2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

THE ST. HENRY BANCORP INC.
Legal Title of Holding Company

231 E. MAIN ST. P.O. BOX 330

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

ST. HENRY OH 45883

City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

DAVID J. ROMER PRESIDENT

Name Title

419-678-2358

Area Code / Phone Number / Extension

419-678-3226

Area Code / FAX Number

dromer@sthenrybank.com

E-mail Address

n/a

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

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.

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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City State Zip Code

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City State Zip Code

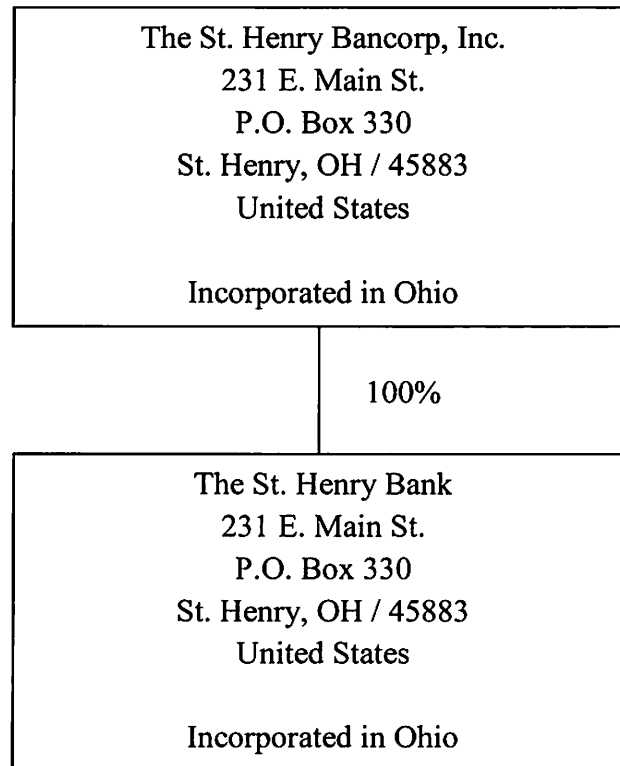
Physical location (if different from mailing address)

Form FR Y-6

The St. Henry Bancorp, Inc.
231 E. Main St.
P.O. Box 330
St. Henry, OH 45883

1. The bank holding company does not prepare an annual report.

2.a. Organizational Chart



2.b. Domestic Branch Listing
Chart attached

Results: A list of branches for your depository institution: ST. HENRY BANK, THE (ID_RSSD: 568126).
 This depository institution is held by SAINT HENRY BANCORP, INC (4001144) of SAINT HENRY, OH.
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	568126	ST. HENRY BANK, THE	231 EAST MAIN STREET	SAINT HENRY	OH	45883	MERCER	UNITED STATES	6313		0 ST. HENRY BANK, THE	568126	
OK		Full Service	537720	MARIA STEIN BRANCH	8111 STATE ROUTE 119	MARIA STEIN	OH	45860	MERCER	UNITED STATES	221460		1 ST. HENRY BANK, THE	568126	
OK		Full Service	2910952	NORTH EASTERN BRANCH	502 NORTH EASTERN AVENUE	SAINT HENRY	OH	45883	MERCER	UNITED STATES	356698		2 ST. HENRY BANK, THE	568126	

Form FR Y-6
The St. Henry Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item 3: Securities Holders

1 (a)(b)(c) and 2 (a)(b)(c)

Current Securities holders with ownership Control or holdings of 5% or more With power to vote as of fiscal year ending 12-31-13			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-13		
1(a) Name City, State, Country	1(b) Country of Citizenship or incorporation	1(c) Number & Percent of each class of voting securities	2(a) Name, City State, Country	2(b) Country of citizenship or incorporation	2(c) Number & Percent of each class of voting securities
Rebecca Moorman Ottoville, OH, USA	USA	277-5.49% Common Stock	NONE		
Albert Romer St. Henry, OH, USA	USA	341-6.76% Common Stock			
David J. Romer St. Henry, OH, USA	USA	263-5.21% Common Stock			
Elizabeth Romer St. Henry, OH, USA	USA	350-6.93% Common Stock			
John F. Romer St. Henry, OH, USA	USA	688-13.63% Common Stock			
Margery Romer Columbia, SC, USA	USA	282-5.59% Common Stock			
Ruth Romer St. Henry, OH, USA	USA	300-5.94% Common Stock			

Form FR Y-6
The St. Henry Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

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

(1) Names City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of subsidiaries)	(3)(c) Title & Position with other businesses (include names of other businesses)	(4)(a) Percentage of voting shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List companies and percentage of voting securities held)
John F. Romer St. Henry, OH, USA	N/A	Director / CEO	Director / CEO The St. Henry Bank	Director/CEO Ottoville Bank Co.	13.63%	0	N/A
David J. Romer St. Henry, OH, USA	N/A	Director / President	Director/President The St. Henry Bank	President/Director Ottoville Bank Co.	5.21%	0	N/A
Albert Romer St. Henry, OH, USA	Retired	Director	Director The St. Henry Bank	Director Ottoville Bank Co.	6.76%	0	N/A
Dennis Bills St. Henry, OH, USA	Retired	Director	Director The St. Henry Bank	N/A	.38%	0	N/A
Elizabeth Romer St. Henry, OH, USA	Retired	Director	Director The St. Henry Bank	N/A	6.93%	0	N/A
Karla Clune St. Henry, OH, USA	N/A	Secretary/Cashier	Secretary/Cashier The St. Henry Bank	N/A	4.83%	0	N/A