

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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 2019 AUG 15 P 2: 22
 FEDERAL RESERVE BANK

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. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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. 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.

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

I, Ronald D. Eschbach

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Diamond BancShares, Inc.

Legal Title of Holding Company

PO Box 727

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

Antwerp OH 45813

City State Zip Code

305 S. Main St. Antwerp, OH 45813

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Ronald D. Eschbach President

Name Title

419-w258-5351

Area Code / Phone Number / Extension

419-258-9371

Area Code / FAX Number

reschbach@antwerpexchangebank.com

E-mail Address

www.antwerpexchangebank.com

Address (URL) for the Holding Company's web page

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.

R. Eschbach, Pres

Signature of Holding Company Director and Official

Date of Signature

MARCH 19, 2019

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 1129896
 C.I. _____

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 ...

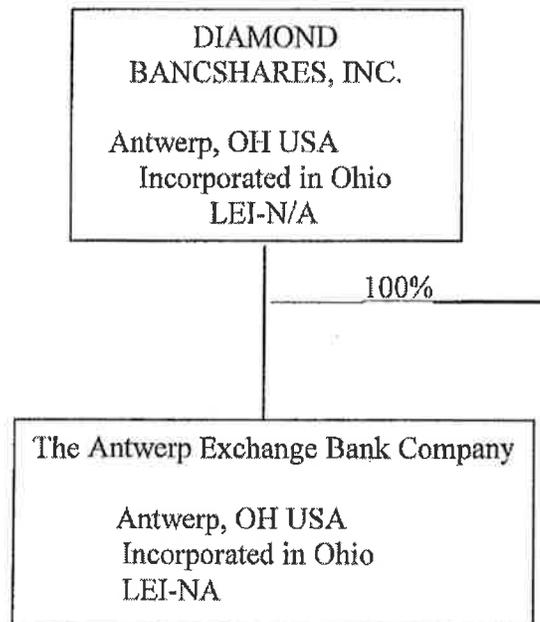
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

DIAMOND BANCSHARES, INC.
ANTWERP, OH
FISCAL YEAR ENDING DECEMBER 31, 2018

Report Item 1: Annual report to shareholders

- (a) The BHC does prepare an annual report for its shareholders.
One copy of the annual report to shareholders is included with the FR Y-6 report

Report Item 2: Organizational Chart



Report Item 4: Insiders

1. Name and Address: **Michael L. Arend**
Paulding, OH. USA
 2. Principal Occupation: Certified Public Accountant
 3. Title or Position With: (a) Holding Company-Director
(b) Subsidiaries-Director, Antwerp Exchange Bank Co.
(c) Other Company- None
 4. Number of Shares: (a) Holding Company—100 common shares .07%
(joint w/spouse) 200 common shares .14%
TOTAL SHARES 300 common shares .21%
(b) Subsidiaries--None
(c) Other Company—None
-
1. Name and Address: **Carol J. Chilcote-Lintner**
Antwerp, OH USA
 2. Principal Occupation: Retired Teacher
 3. Title or Position: (a) Holding Company – Chairman
(b) Subsidiaries – Chairman, Antwerp Exchange Bank Co
(c) Other Company-Member of CS AG, LLC
 4. Number of Shares: (a) Holding Company – 7342 common shares 5.13%
TOTAL SHARES 7342 common shares 5.13%
b) Subsidiaries-None
(d) Other Company-50% ownership of CS AG, LLC

1. Name and Address: **Ronald D. Eschbach**
Fort Wayne, IN USA
2. Principal Occupation: Not applicable
3. Title or Position: (a) Holding Company – Director, President & Treasurer
(b) Subsidiaries – Director & President
Antwerp Exchange Bank Co.
– trustee, Antwerp Exchange Bank Co.
401(K) plan;
(c) Not applicable
4. Number of Shares: (a) Holding Company – 500 common shares .35%
(b) Subsidiaries - None
(c) Other Company - None

1. Name and Address: **John M. Kober**
Antwerp, OH USA
2. Principal Occupation: Not applicable
3. Title or Position: (a) Holding Company-Secretary & Asst. Treasurer
(b) Subsidiaries-Senior Vice President, CFO & Secretary,
Antwerp Exchange Bank Co
(c) Other Company- Secy-Treas, Antwerp CIC; Secy-Treas,
Board of Trustees of Paulding Co. Hospital
4. Number of Shares: (a) Holding Company – 29 common shares .02%
(Jt. w/spouse)
(b) Subsidiaries - None
(c) Other Company – None

1. Name and Address **Donald R. Stoller**
Paulding, OH USA
2. Principal Occupation Farmer
3. Title or Position (a) Holding Company-Director
(b) Subsidiaries-Director, Antwerp Exchange Bank Co.
(c) Other Company- member Stoller Bros & Sons LTD; Board
Member, FSA Central committee
4. Number of Shares (a) Holding Company- 50 common shares .03%
Joint with spouse – 50 common shares .03%
Stoller Bros. & Sons LLC 50 common shares .03
TOTAL SHARES 150 common shares .09%
(b) Subsidiaries-none
(c) Other Company-Stoller Bros. and Sons 33.3% member

Results: A list of branches for your holding company: DIAMOND BANCSHARES, INC. (1129896) of ANTWERP, OH.

The data are as of 12/31/2018. Data reflects information that was received and processed through 07/07/2019.

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.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country
OK		Full Service (Head Office)	91615	ANTWERP EXCHANGE BANK COMPANY, THE	305 SOUTH MAIN ST	ANTWERP	OH	45813	PAULDING	UNITED STATES
OK		Full Service	3921188	PAYNE BANKING CENTER	102 NORTH MAIN STREET	PAYNE	OH	45880	PAULDING	UNITED STATES

FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
Not Required	Not Required	ANTWERP EXCHANGE BANK COMPANY, THE	91615	
Not Required	Not Required	ANTWERP EXCHANGE BANK COMPANY, THE	91615	