

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)); 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.

I, **Chad L. Hoffman**

Name of the Holding Company Director and Official

President / CEO

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

03/27/2019

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 _____

C.I. _____

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

Richwood Bancshares, Inc.

Legal Title of Holding Company

28 N. Franklin St.

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

Richwood

OH

43344

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ash Khatib

CFO

Name

Title

740-436-0586

Area Code / Phone Number / Extension

740-943-3563

Area Code / FAX Number

akhatib@richwoodbank.com

E-mail Address

www.richwoodbank.com

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

Is confidential treatment requested for any portion of this report submission?

0=No

1=Yes

0

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."

**Richwood Bancshares, Inc.
28 N Franklin Street
Richwood, Ohio 43344**

FR Y-6 Summary as of December 31, 2018

Report Item 1:

Will be sent under separate cover.

Report Item 2(a):

Attached.

Report Item 2(b):

Completed online, copy attached.

Report Item 3(1):

Attached.

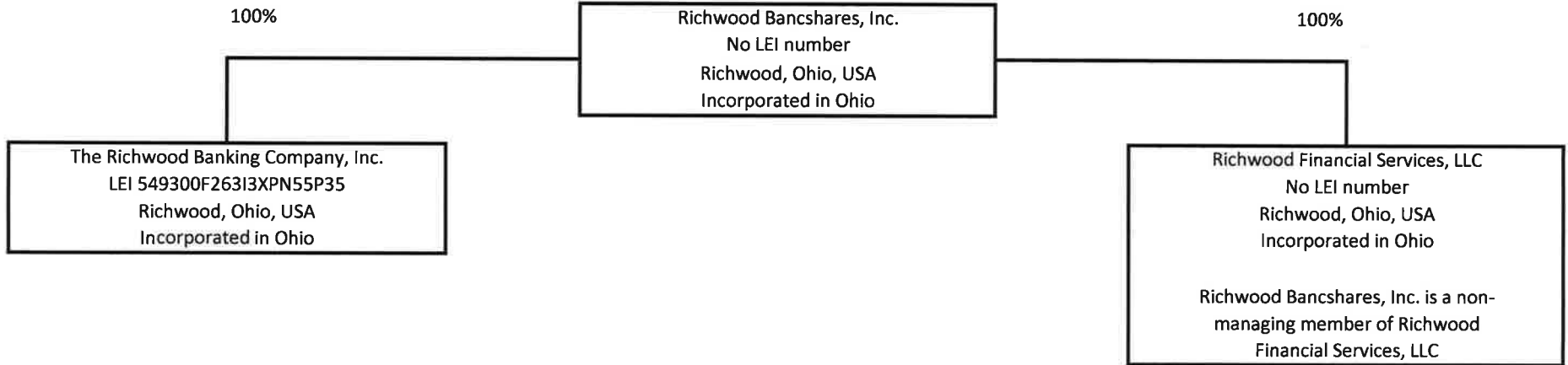
Report Item 3(2):

Not applicable.

Report Item 4:

Attached.

Richwood Bancshares, Inc.
Form FR Y-6 - Organizational Chart
Fiscal Year Ending December 31, 2018



Results: A list of branches for your holding company: RICHWOOD BANCSHARES, INC. (1250651) of RICHWOOD, OH.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	150727	RICHWOOD BANKING COMPANY, INC., THE	28 N FRANKLIN ST	RICHWOOD	OH	43344	UNION	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	4362694	DELAWARE OFFICE	1512 W. WILLIAM STREET	DELAWARE	OH	43015	DELAWARE	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	4125590	HUNTSVILLE BRANCH	4848 NAPOLEON STREET	HUNTSVILLE	OH	43324	LOGAN	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	338329	LA RUE BRANCH	26 NORTH HIGH STREET	LA RUE	OH	43332	MARION	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	2541507	MARYSVILLE OFFICE	249 WEST FIFTH STREET	MARYSVILLE	OH	43040	UNION	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	88820	PLAIN CITY BRANCH	601 WEST MAIN STREET	PLAIN CITY	OH	43064	UNION	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	3085231	DOWNTOWN OFFICE	63 WEST MAIN STREET	SPRINGFIELD	OH	45502	CLARK	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	605973	LIMESTONE OFFICE	2454 NORTH LIMESTONE STREET	SPRINGFIELD	OH	45503	CLARK	UNITED STATES	Not Required	Not Required	RICHWOOD BANKING COMPANY, INC., THE	150727	

Richwood Bancshares, Inc.
Form - FR Y-6 Report
As of December 31, 2018

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 12-31-2018			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 12-31-2018		
(1)(a) Name City, State, Country	1)(b) Country of Citizenship o of Citizenship or Incorporation	1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or	(2)(c) Number and Percentage of Each Class of Voting Securities
Esther Anderson (son listed below) Richwood, Ohio	USA	94,772 Common Stock 7.14%	N/A	N/A	N/A
Dan J Anderson (son of Esther Anderson) Richwood, Ohio	USA	21,659 Common Stock 3.26%	N/A	N/A	N/A

Richwood Bancshares, Inc.
Form - FR Y-6 Report
As of December 31, 2018

Report Item 4: Insiders

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

(1) Name City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company Title & Position with	(3)(b) Title & Position with Richwood Bank	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Securities in Holding Company Common Shares	(4)(b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and of percentage of voting securities held)
Dan J Anderson Richwood, Ohio / USA	Realtor	Director	Director	President Andersons & Sons Investment Corporation	3.26%	N/A	Andersons & Sons Investment Corporation (33%)
David R Boerger Marysville, Ohio / USA	Executive Vice President	Director	Executive Vice President	N/A	0.16%	N/A	N/A
Chad L Hoffman Richwood, Ohio / USA	President/CEO	Predisent/CEO/Director	Predisent/CEO/Director	N/A	0.33%	N/A	N/A
Nancy K Hoffman Richwood, Ohio / USA	Retired	Director	Director	Retired	1.17%	N/A	MSRN Hoffman Farms, LLC (25%)
Richard A Johnston London, Ohio / USA	Retired	Director	Director	Retired	2.42%	N/A	Richard Johnston, Inc. (100%)
Mark Leibold Marysville, Ohio / USA	CPA	Director	Director	Partner Conrad, Leibold & Woerner, CPA's	0.46%	N/A	Conrad, Leibold & Woerner, CPA's (33%)
Jeff Marsh Marysville, Ohio / USA	Retired	Director	Director	Retired	2.96%	N/A	N/A
Jean Smith Marysville, Ohio / USA	Accounting	Director	Director	Secretary/Treasurer Parrott Implement	0.17%	N/A	N/A
Kyle Stofcheck Richwood, Ohio / USA	Funeral Home Director	Director	Director	President Stofcheck-Ballinger Funeral Home	0.24%	N/A	Stofcheck-Ballinger Funeral Home (65%)
Joe Wiley Richwood, Ohio / USA	Realtor	Director	Director	N/A	0.99%	N/A	N/A