

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.

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

**December 31, 2019**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Guardian Bancorp, Inc.

Legal Title of Holding Company

6100 West Chester Road

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

West Chester	OH	45069
City	State	Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Steven J. Wuchnick Chief Financial Officer

Name Title

(513) 603-1707

Area Code / Phone Number / Extension

(513) 603-1725

Area Code / FAX Number

swuchnick@guardiansavingsbank.com

E-mail Address

N/A

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

I, John T. Schwierling

Name of the Holding Company Director and Official

Secretary and Director

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.

*John T. Schwierling*  
 Signature of Holding Company Director and Official

01/21/2020

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. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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 .....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

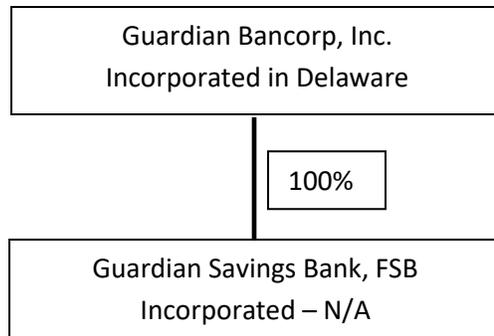
**Form FR Y-6**

**Guardian Bancorp, Inc.  
West Chester, Ohio  
Fiscal Year Ending December 31, 2019**

**Report Item**

1: The savings and loan holding company does not prepare an annual report for its securities holders and is not registered with the SEC.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve.

2c: LEI is not applicable unless otherwise noted.

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Guardian Bancorp, Inc.

West Chester, Ohio

Fiscal Year Ending December 31, 2019

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 12/31/19			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2019		
(1)(a) Name City, State, Country	(1)(b) Country 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 Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Louis Beck Boca Raton, FL, USA	USA	375 - 75% of Common Stock	Not Applicable	Not Applicable	Not Applicable
Harry Yeaggy Cincinnati, OH, USA	USA	125 - 25% of Common Stock			

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Guardian Bancorp, Inc.  
West Chester, Ohio  
Fiscal Year Ending December 31, 2019

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	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares 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 percentage of voting securities held)
Louis Beck Boca Raton, FL, USA	Business Owner	CEO, President, Chairman	Chairman of the Board Guardian Savings Bank	Owner, Beck Hospitality	75%	None	Beck Hospitality, 100% Union Savings Bank, 75%
Harry Yeaggy Cincinnati, OH, USA	President & CEO	N/A	Senior Executive VP Guardian Savings Bank	President & CEO, Union Savings Bank Vice Chairman, Beck Hospitality	25%	None	Union Savings Bank, 25%
Steven Wuchnick Cincinnati, OH, USA	N/A	CFO & Treasurer	CFO Guardian Savings Bank	Not Applicable	None	None	Not Applicable
John T. Schwierling Cincinnati, OH, USA	Attorney	Secretary & Director	Secretary & Director Guardian Savings Bank	Attorney, Ritter & Randolph LLP	None	None	Not Applicable
Donald Bailey Cincinnati, OH, USA	VP of Sales	Director	Director Guardian Savings Bank	VP of Sales, Prominent Title Co.	None	None	Not Applicable
David Brown Cincinnati, OH, USA	Business Owner	Director	Director Guardian Savings Bank	Owner, Metzger Machine Co.	None	None	Metzger Machine Co., 100%
Richard Burkhart Cincinnati, OH, USA	N/A	Director	President, CEO & Director Guardian Savings Bank	Not Applicable	None	None	Not Applicable
Susan Luongo Washington DC, USA	Account Executive	Director	Director Guardian Savings Bank	Account Executive, Freddie Mac	None	None	Not Applicable
J.R. Nieberding Cincinnati, OH, USA	Attorney	Director	Director Guardian Savings Bank	Attorney, Nieberding & Nieberding, LLP	None	None	Not Applicable
Edward Zillig Cincinnati, OH, USA	Business Owner	Director	Director Guardian Savings Bank	Owner, Zillig Excavating & Paving, Inc.	None	None	Owner, Zillig Excavating & Paving, Inc., 100%

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**Guardian Bancorp, Inc.  
West Chester, Ohio**

**Fiscal Year Ending December 31, 2019**

**Report Item 2(b): Branch Locations**

**Results: A list of branches for your holding company: GUARDIAN BANCORP, INC (3827927) of WEST CHESTER, OH.**

Date Action	Branch Opened	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*
OK	Nov-10	Full Service (Head Office)		727174	GUARDIAN SAVINGS BANK F.S.B.	6100 WEST CHESTER ROAD	WEST CHESTER	OH	45069	BUTLER	UNITED STATES	522122	108
OK	Jun-96	Full Service		4146625	FORT WRIGHT BRANCH	10 KYLES LN	COVINGTON	KY	41011	KENTON	UNITED STATES	264482	103
OK	Jun-99	Full Service		4146607	FLORENCE BRANCH	7550 MALL RD	FLORENCE	KY	41042	BOONE	UNITED STATES	456476	104
OK	Aug-98	Full Service		4146616	FORT THOMAS BRANCH	14 S FORT THOMAS AVE	FORT THOMAS	KY	41075	CAMPBELL	UNITED STATES	456477	105
OK	Oct-15	Full Service		4904272	LEXINGTON - HAMBURG BRANCH	2541 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required
OK	Aug-06	Full Service		4146634	LEXINGTON BRANCH	501 SOUTHLAND DR	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	457016	107
OK	Oct-83	Full Service		4146586	BRIDGETOWN BRANCH	5511 HARRISON AVE	CINCINNATI	OH	45248	HAMILTON	UNITED STATES	264480	101
OK	Jul-94	Full Service		4146595	CHERRY GROVE BRANCH	560 OHIO PIKE	CINCINNATI	OH	45255	CLERMONT	UNITED STATES	264481	102
OK	May-62	Full Service		4463724	MT AIRY BRANCH	5901 COLERAIN AVENUE	CINCINNATI	OH	45239	HAMILTON	UNITED STATES	Not Required	Not Required
OK	Oct-76	Full Service		4146643	PEACH GROVE BRANCH	5671 SPRINGDALE RD	CINCINNATI	OH	45251	HAMILTON	UNITED STATES	264479	100
OK	Jun-18	Full Service		4146652	TRI-COUNTY BRANCH	11333 PRINCETON PIKE	CINCINNATI	OH	45246	HAMILTON	UNITED STATES	456478	106