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 5469(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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 officer 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.

Tony H. Kaiser
Name of the Holding Company Director and Officer
Director
Title of the Holding Company Director and Officer

NOTE: 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 Officer
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.

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.

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)
OSB Bancorp, Inc
Legal Title of Holding Company
275 W. Main St. Box 69
(Mailing Address of the Holding Company) Street / P.O. Box
Osgood OH 45351
City State Zip Code

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Sandy Hoehne CFO/CIO
Name Title
419-582-2681
Area Code / Phone Number / Extension
419-582-2017
Area Code / FAX Number
shoehne@osgoodbank.com
E-mail Address
N/A

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

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No

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."

Public reporting burden for this Information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review Instructions and complete the Information collection. Send comments regarding this burden estimate or any other aspect of this collection of Information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0267), Washington, DC 20503.
Form FR Y-6
OSB Bancorp, Inc.
Osgood, Ohio
Fiscal Year Ending December 31, 2019

Report Item

1: a. The BHC is not required to prepare form 10K with the SEC.

1: b. The BHC does prepare an annual report for its shareholders.

2a: Organizational Chart

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OSB Bancorp, Inc.
Osgood, OH
Incorporated in Ohio

100%

Osgood State Bank
Osgood, OH
Incorporated in Ohio

100%

OSB Investments, Inc.
Osgood, Ohio
Incorporated in Ohio

100%

OSB Bancorp, Inc. Managing Member
OSB Insurance LLC
Osgood, Ohio
Incorporated in Ohio
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2.b Domestic branch listing provided to the Federal Reserve Bank.

*** Unless noted otherwise, all entities do not have an LEI.***
OSB Bancorp, Inc.  
Osgood, Ohio  
Form FR Y-6  

December 31, 2019

Report Item 3: Securities Holders  

<table>
<thead>
<tr>
<th>Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-19</th>
<th>Securities Holders not listed in (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-19</th>
</tr>
</thead>
</table>
| (1)(a) Name & Address  
(City, State, Country) | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name & Address  
(City, State, Country) | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
<p>| None | N/A | N/A | None | N/A | N/A |</p>
<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of other businesses)</th>
<th>Title &amp; Position with Holding Company</th>
<th>Percentage of Voting Shares in Holding Company (Include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John L. Alexander&lt;br&gt;Maria Stein, OH, USA</td>
<td>Retired&lt;br&gt;Director&lt;br&gt;Director Chairman of the Board</td>
<td>N/A&lt;br&gt;n/a</td>
<td>1.77%&lt;br&gt;n/a</td>
<td>N/A&lt;br&gt;n/a</td>
</tr>
<tr>
<td>William J. Brandewie&lt;br&gt;Versailles, OH, USA</td>
<td>Group Leader&lt;br&gt;Midmark Corporation&lt;br&gt;Director&lt;br&gt;Vice President</td>
<td>Director&lt;br&gt;n/a</td>
<td>1.19%</td>
<td>N/A&lt;br&gt;n/a</td>
</tr>
<tr>
<td>Benjamin J. Simon&lt;br&gt;Versailles, OH, USA</td>
<td>Ag. Equipment Parts Manager&lt;br&gt;Lefeld Implement&lt;br&gt;Inc.&lt;br&gt;Director&lt;br&gt;Director</td>
<td>Director&lt;br&gt;n/a</td>
<td>0.19%</td>
<td>N/A&lt;br&gt;n/a</td>
</tr>
<tr>
<td>Bradley A. Barhorst&lt;br&gt;Pt. Loramie, OH, USA</td>
<td>Owner&lt;br&gt;PSG Truck &amp; Van&lt;br&gt;Director&lt;br&gt;Director</td>
<td>Director&lt;br&gt;n/a</td>
<td>0.40%&lt;br&gt;PSG Truck &amp; Van Partner</td>
<td>N/A&lt;br&gt;PSG Truck &amp; Van 45%</td>
</tr>
<tr>
<td>Michael N. Monnier&lt;br&gt;Sidney, OH, USA</td>
<td>Retired&lt;br&gt;Director&lt;br&gt;n/a</td>
<td>Director&lt;br&gt;n/a</td>
<td>0.31%</td>
<td>N/A&lt;br&gt;n/a</td>
</tr>
<tr>
<td>Dr. William C. Minton&lt;br&gt;Maria Stein, OH, USA</td>
<td>Owner&lt;br&gt;Minton Veterinary Service Inc.&lt;br&gt;Director&lt;br&gt;Director</td>
<td>Minton Veterinary Service Inc.&lt;br&gt;Four Star Veterinary Services LLC&lt;br&gt;Director&lt;br&gt;Director</td>
<td>1.19%&lt;br&gt;N/A</td>
<td>N/A&lt;br&gt;Minton Veterinary Service Inc. 50%</td>
</tr>
<tr>
<td>Tony H. Kaiser&lt;br&gt;Coldwater, OH, USA</td>
<td>N/A</td>
<td>Director&lt;br&gt;n/a</td>
<td>2.48%</td>
<td>N/A&lt;br&gt;n/a</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: OSGOOD STATE BANK (FDIC ID: 312223). This depository institution is held by OSB BANCORP, INC. (1862473) of OSGOOD, OH. The data are as of 12/31/2019. Data reflect information that was received and processed through 04/05/2020.

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 data 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 opened 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 then '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 to fit all columns. Try using landscape orientation, page scaling, and/or legal-sized paper.

Submissions Procedure
When you are finished, send a saved copy to your FRA contact. See the detailed instructions on this site for more information. If you are emailing this to your FRA contact, put your institution name, city and state in the subject line of the email.

Note:
To satisfy the FR Y-90 reporting requirements, you must also submit FR Y-90 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-90 report may be submitted in a tape or an FR 2000 Online application - https://y3online.federalreserve.gov.

* FDIC UNICUM, Office Number, and ID_HOUSE columns are reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_HOUSE</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNICUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Read Office ID_HOUSE</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>312223</td>
<td>OSGOOD STATE BANK</td>
<td>775 WEST MAIN STREET</td>
<td>OSGOOD</td>
<td>OH</td>
<td>45351</td>
<td>DARKE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OSGOOD STATE BANK</td>
<td>312223</td>
<td>OSGOOD STATE BANK</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>822979</td>
<td>CHICHESTER BRANCH</td>
<td>79 WEST MAIN STREET</td>
<td>CHICHEST</td>
<td>OH</td>
<td>45326</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OSGOOD STATE BANK</td>
<td>312223</td>
<td>OSGOOD STATE BANK</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2208701</td>
<td>FORT LORAMIE BRANCH</td>
<td>600 PARK ST</td>
<td>FORT LORAMIE</td>
<td>OH</td>
<td>45345</td>
<td>LINCOLN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OSGOOD STATE BANK</td>
<td>312223</td>
<td>OSGOOD STATE BANK</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3935783</td>
<td>INDIAN LAKE BRANCH</td>
<td>155 EAST LAKE STREET</td>
<td>LAKEVIEW</td>
<td>OH</td>
<td>43333</td>
<td>LOGAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OSGOOD STATE BANK</td>
<td>312223</td>
<td>OSGOOD STATE BANK</td>
</tr>
</tbody>
</table>