

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, Tony H. Kaiser

Name of the Holding Company Director and Official

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.

Tony Kaiser

Signature of Holding Company Director and Official

6/16/2020

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. _____

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

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 CFRO/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? 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."

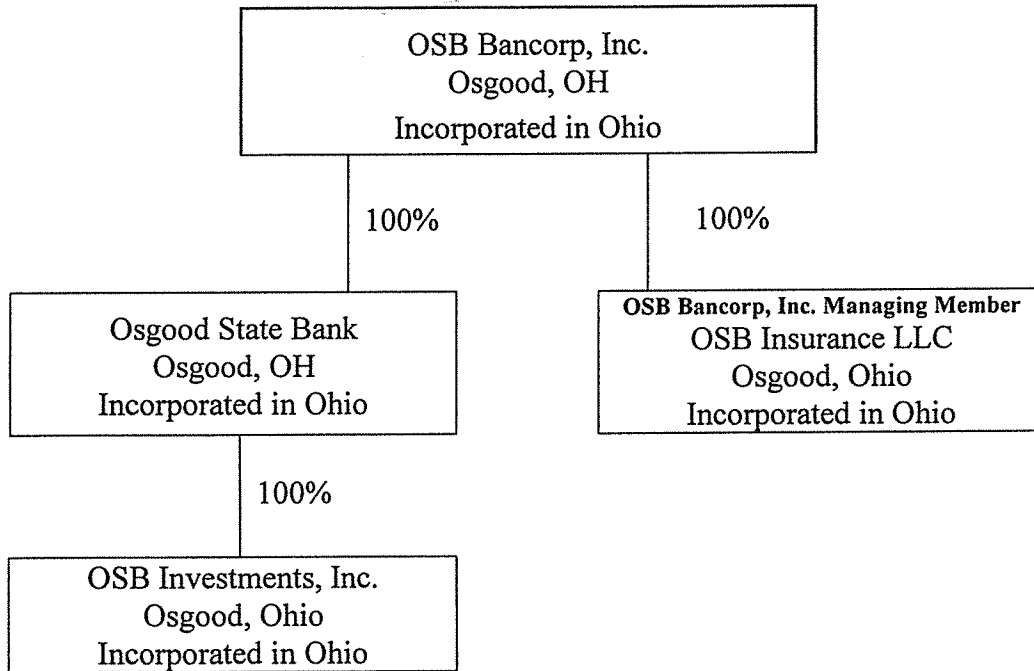
Form FR Y-6

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



- 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

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

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-19

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

(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
None	N/A	N/A

(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
None	N/A	N/A

None

N/A

N/A

None

N/A

N/A

OSB Bancorp, Inc.
Osgood, Ohio
Form FR Y-6
December 31, 2019

Report Item 4: Insiders

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

(1) Name & Address (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 percentages of voting securities held)
John L. Alexander Maria Stein, OH , USA	Retired	Director	Director Chairman of the Board	N/A	1.77%	N/A	N/A
William J. Brandewie Versailles, OH , USA	Group Leader Midmark Corporation	Director Vice President	Director	N/A	1.19%	N/A	N/A
Benjamin J. Simon Versailles, OH , USA	Ag. Equipment Parts Manager Lefeld Implement Inc.	Director	Director	N/A	0.19%	N/A	N/A
Bradly A. Barhorst Ft. Loramie, OH , USA	Owner PSG Truck & Van	Director	Director	PSG Truck & Van Partner	0.40%	N/A	PSG Truck & Van 45%
Michael N. Monnier Sidney, OH , USA	Retired	Director	N/A	N/A	0.31%	N/A	N/A
Dr. William C. Minton Maria Stein, OH , USA	Owner Minton Veterinary Service Inc.	Director	Director	Minton Veterinary Service Inc. Four Star Veterinary Services LLC	1.19%	N/A	Minton Veterinary Service Inc. 50%
Tony H. Kaiser Coldwater, OH , USA	N/A	Director	President/CEO Osgood State Bank	N/A	2.48%	N/A	N/A

Results: A list of branches for your depository institution: OSGOOD STATE BANK (ID_RSSD: 313223).
 This depository institution is held by OSB BANCORP, INC. (2582452) of OSGOOD, OH.
 The data are as of 12/31/2019. Data reflects 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 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)	313223	OSGOOD STATE BANK	275 WEST MAIN STREET	OSGOOD	OH	45351	DARKE	UNITED STATES	Not Required	Not Required	OSGOOD STATE BANK	313223	
OK		Full Service	822417	CHICKASAW BRANCH	79 WEST FRANKLIN STREET	CHICKASAW	OH	45826	MERCER	UNITED STATES	Not Required	Not Required	OSGOOD STATE BANK	313223	
OK		Full Service	2200701	FORT LORAMIE BRANCH	500 PARK ST.	FORT LORAMIE	OH	45845	SHELBY	UNITED STATES	Not Required	Not Required	OSGOOD STATE BANK	313223	
OK		Full Service	3920873	INDIAN LAKE BRANCH	165 EAST LAKE STREET	LAKEVIEW	OH	43331	LOGAN	UNITED STATES	Not Required	Not Required	OSGOOD STATE BANK	313223	