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. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 802, and 811a); 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.

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 Officer
President / CEO
Title of the Holding Company Director and Officer

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 Officer
Date of Signature
03/23/2020

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)

Richwood Bancshares, Inc.

Legal Title of Holding Company

28 N. Franklin St.
(Mailing Address of the Holding Company) Street / P.O. Box

Richwood Ohio 43344

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Ash Khatib

Title
CFO

Name
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? [ ] 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."
FR Y-6 Summary as of December 31, 2019

Report Item 1:
The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. Will be sent under separate cover.

Report Item 2(a):
Attached.

Report Item 2(b):
Attached.

Report Item 3(1):
Attached.

Report Item 3(2):
Not applicable.

Report Item 4:
Attached.
Reconciliation and Verification Areas:
1. In the Date Action column of each branch row, enter one of the entries specified below
2. If required, enter the Date at the Effective Date column

Actions:
- One of the branch references is correct, enter "CR" in the Date Action column
- Changes to the branch information are necessary or incorrect, modify the date, enter "CH" in the Date Action column and the date when the information will become valid in the Effective Date column
- Corrections to the branch name are necessary or incorrect, enter "CORR" in the Date Action column

If printing this list, you may need to adjust your page setup to fit the entire form on a single page. Try using landscape orientation, page scaling, or your own copied paper.

Submission Procedures:
- When you submit the FED, save a copy for your own reference. See the additional instructions on this site for more information.
- If you are sending this to your FED or another institution, please include your institution name and city as noted in the subject line of the email.

Notes:
- To satisfy the FR 11-C reporting requirements, you must submit both FR 11-C Overview Branch Schedule for each branch with a Date Action of "Change" or "Correct, but not, or add"
- The FR 11-C report may be submitted in a searchable format via the FR 11-C Online application: https://fr11c.naohs.federalreserve.gov

<table>
<thead>
<tr>
<th>Branch Name</th>
<th>Branch ID RORID</th>
<th>Original Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDC Office Name</th>
<th>Office Number</th>
<th>Head Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>DE</td>
<td>Full Service</td>
<td>2610</td>
<td>201 W. MAIN STREET</td>
<td>DE</td>
<td>DELAWARE</td>
<td>19065</td>
<td>UNITED STATES</td>
<td>RICHWOOD</td>
<td>4154</td>
<td>UNION</td>
<td>RICHWOOD BANCSHARES, INC.</td>
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<td>OK</td>
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<td>40630</td>
<td>1501 S. MAIN STREET</td>
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<td>73120</td>
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<td>73120</td>
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<td>4154</td>
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<td>30830</td>
<td>200 W. MAIN STREET</td>
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<td>KANSAS</td>
<td>66022</td>
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<td>25120</td>
<td>500 S. MAIN STREET</td>
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<td>ARKANSAS</td>
<td>72179</td>
<td>UNITED STATES</td>
<td>RICHWOOD</td>
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<td>UNION</td>
<td>RICHWOOD BANCSHARES, INC.</td>
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<td>CA</td>
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<td>60073</td>
<td>500 W. MAIN STREET</td>
<td>CA</td>
<td>CALIFORNIA</td>
<td>90801</td>
<td>UNITED STATES</td>
<td>RICHWOOD</td>
<td>4154</td>
<td>UNION</td>
<td>RICHWOOD BANCSHARES, INC.</td>
</tr>
</tbody>
</table>
### Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of Citizenship of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>City, State, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Esther Anderson (son listed below)</td>
<td>USA</td>
<td>94,772 (6.00%)</td>
<td>Richwood, Ohio</td>
</tr>
<tr>
<td>Richwood, Ohio</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dan I Anderson (son of Esther Anderson)</td>
<td>USA</td>
<td>21,150 (2.00%)</td>
<td>Richwood, Ohio</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Name</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Richmond Bank</td>
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<tr>
<td>----------------------------------------------</td>
<td>-----------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------</td>
</tr>
<tr>
<td>Dan Anderson</td>
<td>Realtor</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>J. William Stapleton</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Chad L. Hoffman</td>
<td>President/CEO</td>
<td>President/CEO/Executive Director</td>
<td>President/CEO/Executive Director</td>
</tr>
<tr>
<td>Nancy K. Hoffman</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Richard J. Johnston</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Mark Litzel</td>
<td>CPA</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Jeff Marsh</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Jean Smith</td>
<td>Accounting</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Kyle Stolcheck</td>
<td>Funeral Home Director</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Joe Wiley</td>
<td>Realtor</td>
<td>Director</td>
<td>Director</td>
</tr>
</tbody>
</table>