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(a)(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 808 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(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, 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
3/17/2021

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):
12/31/2020

Month / Day / Year

Reporters Name, Street, and Mailing Address
OSB Bancorp, Inc.
275 W. Main St, Box 69
Mailing Address of the Holding Company

City State Zip Code

Osgood Ohio 45351

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Joshua Kremmer
Name
Controller
Title

Area Code / Phone Number / Extension
419-582-6253

Area Code / FAX Number
419-582-2017

E-mail Address
jkremmer@osgoodbank.com

Address (URL) for the Holding Company’s website

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 (7100-0297), Washington, DC 20503.
Results: A list of branches for your depository institution: OSGOOD STATE BANK (ID_RSSD: 313223).

The bank, institution is held by: COBANKCORP, INC. (205250) of OSGOOD, OH.
The date as of 12/31/2001. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps
1. In the Date 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 Date Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter "Change" in the Date Action column and the date when the information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter "Close" in the Date Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was removed from the depository instruction, enter "Delete" in the Date Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter "Add" in the Date 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-9 file reporting requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Date Action of Change, Close, Delete, or Add.
The FR Y-9 report may be submitted in a hardcopy format or via the FR Y-9 Online application - https://fry9online.federalreserve.gov.

* FRIC LKRMN, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</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>FRIC LKRMN*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td>275 WEST MAIN STREET</td>
<td>OSGOOD</td>
<td>OH</td>
<td>43351</td>
<td>DARKE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
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<td></td>
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<tr>
<td>OK</td>
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<td>UNITED STATES</td>
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<td>Not Required</td>
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<td>OH</td>
<td>43351</td>
<td>DARKE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
INDEX TO REPORT ITEMS

1a. The Bank Holding Company is not required to prepare form 10K with the SEC.

1b. The Bank Holding Company does prepare an annual report for its shareholders.

2a. Organizational Chart

```
   OSB Bancorp, Inc.  
   Osgood, OH  
   Incorporated in Ohio

  100%      100%     

Osgood State Bank  
Osgood, OH  
Incorporated in Ohio

100%  

OSB Investments, Inc.  
Osgood, OH  
Incorporated in Ohio

OSB Bancorp, Inc. Managing Member  
OSB Insurance LLC  
Osgood, OH  
Incorporated in Ohio
```

***Unless noted otherwise, all entities do not have an LEI.

2b. Branch Verification See Attached

3. Securities Holders See Attached

4. Insiders See Attached
OSB BANCORP, INC.
FORM FR Y-6
DECEMBER 31, 2020

Report Item 3: Securities Holders
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

<table>
<thead>
<tr>
<th>Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020</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 12/31/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name, City, State, Country</td>
<td>(2)(a) Name, City, State, Country</td>
</tr>
<tr>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(2)(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
<td>(2)(c) Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td># shares</td>
<td>%</td>
</tr>
<tr>
<td># shares</td>
<td>%</td>
</tr>
</tbody>
</table>

None | N/A | N/A | N/A | None | N/A | N/A | N/A
### Report Item 4: Insiders

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

<table>
<thead>
<tr>
<th>(1) Names &amp; Address City, State, Country</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (Osgood State Bank)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List of 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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John L. Alexander</td>
<td>Retired</td>
<td>Director</td>
<td>Director Chairman of the Board</td>
<td>N/A</td>
<td>1.85%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Maria Stein, OH, USA</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William J. Brandewie</td>
<td>Group Leader Midmark Corporation</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>1.19%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Versailles, OH, USA</td>
<td></td>
<td>Vice President</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Benjamin J. Simon</td>
<td>Ag Equipment Parts Manager Lefeld Implement Inc.</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>0.19%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Versailles, OH, USA</td>
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<tr>
<td>Bradley A. Barhorst</td>
<td>Owner PSG Truck &amp; Van</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>0.40%</td>
<td>N/A</td>
<td>PSG Truck &amp; Van 45%</td>
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<td>Ft. Loramie, OH, USA</td>
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<tr>
<td>Michael N. Monnier</td>
<td>Retired</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.31%</td>
<td>N/A</td>
<td>N/A</td>
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<td>Sidney, OH, USA</td>
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<tr>
<td>Dr. William C. Minton</td>
<td>Owner Minton Veterinary Service Inc.</td>
<td>Director</td>
<td>Director</td>
<td>Minton Veterinary Service Inc.</td>
<td>1.27%</td>
<td>N/A</td>
<td>Minton Veterinary Service Inc. 50%</td>
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<tr>
<td>Maria Stein, OH, USA</td>
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<td>Four Star Veterinary Services LLC</td>
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<td>N/A</td>
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<tr>
<td>Tony H. Kaiser</td>
<td>N/A</td>
<td>Director</td>
<td>President/CEO Osgood State Bank</td>
<td>N/A</td>
<td>2.49%</td>
<td>N/A</td>
<td>N/A</td>
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</table>