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, 1850ac(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 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 officer 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

David J. Romer
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 accordance 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," at 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all data 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
RISDD ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2021
Month / Day / Year
N/A

Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’ Name, Street, and Mailing Address

The St Henry Bancorp Inc
Legal Title of Holding Company
231 E Main St Po Box 330
(Mailing Address of the Holding Company) Street / P.O. Box
St Henry OH 45883
City State Zip Code
N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
David J. Romer
Name
President/CEO
Title

Area Code / Phone Number / Extension
419/678-2358

Area Code / FAX Number
419/678-3226
dromer@sthennybank.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 has been 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 5.60 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.
Form FR Y-6

The St. Henry Bancorp, Inc.
St. Henry, OH
Fiscal Year Ending December 31, 2021

1. The bank holding company does not prepare an annual report.

2.a. Organizational Chart

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The St. Henry Bancorp, Inc.
St. Henry, OH
State of Incorporation: OH

100%

The St. Henry Bank
St. Henry, OH
State of Incorporation: OH
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2.b. Domestic Branch Listing
Chart attached

Legal Entity Identifier (LEI): N/A

12/31/2021
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.

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 UNNUM, Office Number, and ID_RSSD columns are for 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_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>FDIC UNNUM*</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></td>
<td>Full Service</td>
<td>568126</td>
<td>ST HENRY BANK, THE</td>
<td>231 EAST MAIN STREET</td>
<td>SAINT HENRY</td>
<td>CH</td>
<td>45883</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>ST. HENRY BANK, THE</td>
<td>568126</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>537712</td>
<td>MARIA STEIN BRANCH</td>
<td>8111 STATE ROUTE 119</td>
<td>MARIA STEIN</td>
<td>CH</td>
<td>45860</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>ST. HENRY BANK, THE</td>
<td>5688126</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2910952</td>
<td>NORTH EASTERN BRANCH</td>
<td>502 NORTH EASTERN AVENUE</td>
<td>SAINT HENRY</td>
<td>CH</td>
<td>45883</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>ST. HENRY BANK, THE</td>
<td>5688126</td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>David J. Romer</td>
<td>St. Henry, OH</td>
<td>USA</td>
<td>263-5.21% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>John F. Romer Estate</td>
<td>St. Henry, OH</td>
<td>USA</td>
<td>1032-20.44% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ruth Romer</td>
<td>St. Henry, OH</td>
<td>USA</td>
<td>300-5.94% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>David J. Romer</td>
<td>St. Henry, OH, USA</td>
<td>N/A</td>
<td>President/Director/CEO The St. Henry Bank</td>
<td>President/Director/CEO Ottoville Bank Co.</td>
<td>5.21%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Dennis Bills</td>
<td>St. Henry, OH, USA</td>
<td>Retired</td>
<td>Director The St. Henry Bank</td>
<td></td>
<td>0.38%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Elizabeth Romer</td>
<td>St. Henry, OH, USA</td>
<td>Retired</td>
<td>Director The St. Henry Bank</td>
<td></td>
<td>0.12%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Nicholas Gast</td>
<td>St. Henry, OH, USA</td>
<td>Retired</td>
<td>Director The St. Henry Bank</td>
<td></td>
<td>0.16%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Karla Clune</td>
<td>St. Henry, OH, USA</td>
<td>N/A</td>
<td>Cashier/Director The St. Henry Bank</td>
<td></td>
<td>4.83%</td>
<td>0</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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)

12/31/2021