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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners’ Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5355, and 1650a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3108(a) and 3108(a)). 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.

December 31, 2022

Report's Name, Street, and Mailing Address
Diamond BancShares, Inc.

City
305 South Main Street
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John M. Koebe
President & CEO

Name
419/258-9371
Area Code / Phone Number / Extension
419/258-9371
Area Code / Fax Number

E-mail Address
jkobee@antwerpexchangebank.com

Address [URL] for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? [S=No [1 Yes] 0]

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 "confidential."
Report Item 1: Annual Report to Shareholders
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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?
☒ Yes  ☐ No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart
☐ Yes  ☐ No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing
☐ Yes  ☐ No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders
☒ Yes  ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders
☒ Yes  ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

12/2022
Report Item 3: Shareholders

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/22

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
</tbody>
</table>

(1)(a) Carol J. Chilcote-Lintner
Antwerp, OH USA

(1)(b) USA

(1)(c) 7,592 common shares
5.30%

Shareholders not listed in 3 (1)(a) through 3 (1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/22.

2(a) NONE

2(b) N/A

2(c) N/A
Report Item 4: Insiders

1. Name and Address: **Michael L. Arend**  
   Paulding, OH  USA

2. Principal Occupation: Certified Public Accountant

3. Title or Position With:  
   (a) Holding Company-Director  
   (b) Subsidiaries-Director, Antwerp Exchange Bank Co.  
   (c) Other Company- None

4. Number of Shares:  
   (a) Holding Company—103.840 common shares .07%  
      (joint w/spouse) 204.464 common shares .15%  
      TOTAL SHARES 300 common shares .22%
   (b) Subsidiaries--None  
   (c) Other Company—None

1. Name and Address: **Carol J. Chilcote-Lintner**  
   Antwerp, OH  USA

2. Principal Occupation: Retired Teacher

3. Title or Position:  
   (a) Holding Company – Chairman  
   (b) Subsidiaries – Chairman, Antwerp Exchange Bank Co  
   (c) Other Company-Member of CS AG, LLC

4. Number of Shares:  
   (a) Holding Company – 7592 common shares 5.30%

   TOTAL SHARES 7592 common shares 5.30%
   b) Subsidiaries-None  
   (d) Other Company-50% ownership of CS AG, LLC
1. Name and Address: **Shawn R. Dooley**
   Antwerp, OH  USA

2. Principal Occupation: Funeral Home Director

3. Title or Position:
   (a) Holding Company-Director
   (b) Subsidiaries-Director, Antwerp Exchange Bank Co.
   (c) Other Company- President, Dooley Funeral Home, Inc.;
       Chairman, Antwerp Cemetery Assn.; member, Divine Mercy
       Catholic Parrish Finance Cemetery Board; Board member of
       Antwerp Rotary Club

4. Number of Shares
   (a) Holding Company-50,335 common shares  .04%
       (joint with Spouse) 1972.144 common shares 1.38%
       TOTAL SHARES- 2009 common shares 1.42%
   (b) Subsidiaries-none
   (c) Other Company- 100% of Dooley Funeral Home, Inc.

1. Name and Address: **Timothy P. Yenser**
   Antwerp, OH  USA

2. Principal Occupation: Farmer

3. Title or Position:
   (a) Holding Company - Director
   (b) Subsidiaries – Director-Antwerp Exchange Bank Co.
   (c) Other Company – none

4. Number of Shares:
   (a) Holding Company – 100 common shares .07%
       (joint with spouse) 200 common shares .14%
       TOTAL SHARES 300 common shares .21%
   (b) Subsidiaries - None
   (c) Other Company – none
1. Name and Address:  
**John M. Kobee**  
Antwerp, OH  USA

2. Principal Occupation:  
Banker

3. Title or Position:  
(a) Holding Company-Director, President & Treasurer  
(b) Subsidiaries-Directors & President  
(c) Other Company- Secy-Treas, Vice President, Board of Trustees of Paulding Co. Hospital, Trustee, Antwerp Exchange Bank Co. 401(K) plan

4. Number of Shares:  
(a) Holding Company – 400 common shares  .24%  
(b) Subsidiaries - None  
(c) Other Company – None

1. Name and Address:  
**Mark D. Shiarcia**  
Antwerp, OH  USA

2. Principal Occupation:  
Banker

3. Title or Position:  
(a) Holding Company-Secretary & Assistant Treasurer  
(b) Subsidiaries-Information Technology Officer, Secretary, Assistant Treasurer & Bank Security Officer  
(c) Other Company- N/A

4. Number of Shares:  
(a) Holding Company – 21 common shares  .01%  
(b) Subsidiaries - None  
(c) Other Company – None
1. Name and Address:  Adam J. Muir  
   Antwerp, OH  USA

2. Principal Occupation:  Banker

3. Title or Position:  (a) Holding Company-Assistant Secretary  
   (b) Subsidiaries-Controller  Antwerp Exchange Bank Co  
   (c) Other Company- NA

4. Number of Shares:  (a) Holding Company – 12 shares  .01%  
   (b) Subsidiaries - None  
   (c) Other Company – None
1. Name and Address: Anita S. Bok
   Antwerp, OH USA

2. Principal Occupation: Banker

3. Title or Position:
   (a) Holding Company-Assistant Secretary
   (b) Subsidiaries-Compliance Officer Antwerp Exchange Bank Co
   (c) Other Company- Secy-Treas, Antwerp CIC; Secy-Treas, Board of Trustees of Antwerp Local Schools

4. Number of Shares:
   (a) Holding Company – 27 common shares .02%

   (b) Subsidiaries - None
   (c) Other Company – None