

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) 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), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, **John M. Kobee**

Name of the Holding Company Director and Official (FDHC C490)

**PRESIDENT & CEO**

Title of the Holding Company Director and Official (FDHC C491)

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.*

**John M. Kobee**

Signature of Holding Company Director and Official (FDHC H321)

**03/21/2025**

Date of Signature (FDHC J196)

**For Federal Reserve Bank Use Only**

RSSD ID **1129896**

C.I. \_\_\_\_\_

**Date of Report** (top-tier holding company's fiscal year-end):

**12/31/2024**

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

**DIAMOND BANCSHARES, INC.**

Legal Title of Holding Company (FDHC 9017)

**P.O. Box 727**

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

**ANTWERP OH 45813**

City (FDHC F206) State (FDHC F207) Zip Code (FDHC F208)

**305 SOUTH MAIN STREET**

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

**ANTWERP OH 45813**

City (FDHC 9130) State (FDHC 9200) Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

**JOHN M. KOBEE PRESIDENT & CEO**

Name (FDHC 8901)

Title (FDHC C496)

**(419)258-5351 ext:**

Area Code / Phone Number / Extension (FDHC 8902)

**(419)258-9371**

Area Code / FAX Number (FDHC 9116)

**JKOBE@ANTWERPEXCHANGEBANK.COM**

E-mail Address (FDHC 4086)

**None**

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission? .....

0=No	FDHC
1=Yes	C447

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 (FDHC KY38) .....

2. a letter justifying this request has been provided separately (FDHC KY38) .....

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

### **Report Item 1: Annual Report to Shareholders**

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

is included with the FR Y-6 report (FDHC PV65)  
 will be sent under separate cover (FDHC PV65)  
 is not prepared (FDHC PV65)

## **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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

Yes     No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

#### **Report Item 2a: Organization Chart**

Yes     No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

#### **Report Item 2b: Domestic Branch Listing**

Yes     No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

#### **Report Item 3: Securities Holders**

Yes     No (FDHC PV69)

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

#### **Report Item 4: Insiders**

Yes     No (FDHC PV70)

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

Legal Name of Holding  
Company: Diamond  
BancShares, Inc.  
FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name FDHCPV72	City FDHCPV73	State FDHCPV74	Country FDHCPV75	Country of Citizenship or Incorporation FDHCPV76	Describe the provisions of the trust or plan FDHCPV77	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert. FDHCPV78	For Trusts, Identify each trustee or designated individual that has the power to vote FDHCPV79	Number of Securities - Common Stock FDHCPV80	Number of Securities - Warrants FDHCPV81	Number of Securities - Options FDHCPV82	Number of Securities - Other FDHCPV83	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company FDHCPV84
Carol J. Chilcote-Lintner	Antwerp	OH	USA	USA	NA	NA	NA	7,592.00	NA	NA	NA	5.30%

Legal Name of Holding  
Company: Diamond  
BancShares, Inc.  
FDHCPV71

Legal Name of Holding  
 Company: Diamond  
 BancShares, Inc.  
 FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Michael L. Arend	Paulding	OH	USA	Certified Public Accountant	Director-Vice Chairman	.07% Individual - .16% with spouse
Carol J. Chilcote-Lintner	Antwerp	OH	USA	Retired Teacher	Director - Chairman	5.30% individual
Shawn R. Dooley	Antwerp	OH	USA	Funeral Home Director	Director	.04% individual - 1.41% joint with spouse
Timothy P. Yensner	Antwerp	OH	USA	Businessman	Director	.07% individual - .14% with spouse
John M. Kobee	Antwerp	OH	USA	Subsidiary President & CEO	President, CEO, Treasurer, Director	0.31% individual
Joseph B. Barker	Antwerp	OH	USA	Farmer	Director	.04% individual - .04% joint with spouse
Adam J. Mui	Antwerp	OH	USA	Subsidiary ITO, Operations Mgr.	Assistant Treasurer, Secy	.01% with spouse
Anita S. Bok	Antwerp	OH	USA	Subsidiary VP/Compliance/BSA Officer	Assistant Secretary	.03% with spouse

OH

Legal Name of Holding Company: Diamond BancShares, Inc.

FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name  FDHCPV99	Title or Position with direct and indirect subsidiaries  FDHCPW06	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in  FDHCPW07	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)  FDHCPW08
John M. Kobee	CEO, President, Treasurer	The Antwerp Exchange Bank Company	NA
Adam J. Muir	ITO, Operations Officer, Secy	The Antwerp Exchange Bank Company	NA
Anita S. Bok	VP, Compliance/BSA Officer	The Antwerp Exchange Bank Company	NA

**Legal Name of Holding****Company: Diamond****BancShares, Inc.****FDHCPV98**

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Michael L. Arend	NA	NA	NA
Carol J. Chilcote-Lintner	Member	CS AG, LLC	50%
Shawn R. Dooley	President	Dooley Funeral Home, Inc.	100%
Shawn R. Dooley	Chairman	Antwerp Cemetery Association	NA
Shawn R. Dooley	Member	Divine Mercy Catholic Parish Finance Cemetery Board	NA
Shawn R. Dooley	Board Member	Antwerp Rotary Club	NA
Timothy P. Yenser	NA	NA	NA
John M. Kobee	Board Member	Paulding County Hospital	NA
John M. Kobee	Trustee	Antwerp Exchange Bank 401k Plan	NA
John M. Kobee	Member	Antwerp Rotary Club	NA
Joseph B. Barker	Trustee - President	Carryall Township Paulding county	NA
Joseph B. Barker	Board Member	Paulding County Soil & Water District	NA
Joseph B. Barker	Co-Owner - Station Manager	My 102.7 Non-Profit Radio Station	50%
Joseph B. Barker	Co-Owner	Pro 16 3 Holdings LLC - owns MySports Live LLC	50%
Joseph B. Barker	Co-Owner	Pro 16 3 Holdings LLC - owns Drone Inc. LLC	50%
Joseph B. Barker	Member	Paulding County Vision Board	NA
Adam J. Muir	NA	NA	NA
Anita S. Bok	Board Member	Antwerp Local Schools	NA