

FEDERAL RESERVE BANK
OF CLEVELAND

2014 MAR 27 P 3:55

Board of Governors of the Federal Reserve System



Annual Report of Bank 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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11 (a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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.

Date of Report (top-tier bank holding company's fiscal year-end):
December 31, 2013

Month / Day / Year

I, Michael N. Monnier

Reporter's Name, Street, and Mailing Address

OSB Bancorp, Inc.

Name of the Bank Holding Company Director and Official

President

Legal Title of Bank Holding Company

275 West Main Street, P.O. Box 69

Title of the Bank Holding Company Director and Official

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

Osgood

OH

45351

City

State

Zip Code

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Michael N. Monnier

President

Name

Title

419-582-2681

Area Code / Phone Number / Extension

419-582-2017

Area Code / FAX Number

Michael Monnier (mmonnier@osgoodbank.com)

E-mail Address

Michael N. Monnier

Signature of Bank Holding Company Director and Official

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

Date of Signature

For bank 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 2582452
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

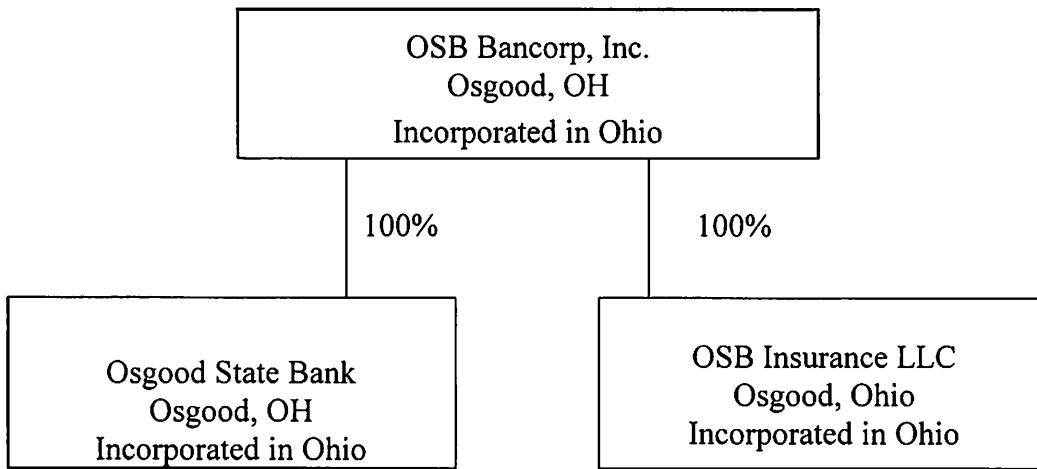
No

Form FR Y-6

Fiscal Year Ending December 31, 2013

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders. (Copy Enclosed)
- 2: Organizational Chart



Supplement to Organizational Chart:

- 2.a None
- 2.b None
- 2.c None
- 2. d None

**OSB Bancorp, Inc.
Osgood, Ohio
Form FR Y-6**

December 31, 2013

Report Item 3: Shareholders

(1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-13			Shareholders 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 12-31-13		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
None	N/A	N/A	None	N/A	N/A

OSB Bancorp, Inc.
Osgood, Ohio
Form FR Y-6
December 31, 2013

Report Item 4: Directors and Officers
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes Partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
John L. Alexander Maria Stein, OH [REDACTED]	Retired	Director	Director Chairman of the Board	N/A	3,830 1.81%	N/A	N/A
William J. Brandewic Versailles, Ohio [REDACTED]	Group Leader Midmark Corporation	Director	Director	N/A	1,800 0.85%	N/A	N/A
Paul J. Bruey Yorkshire, OH [REDACTED]	Retired	Director	Director	N/A	6,590 3.12%	N/A	N/A
Benjamin J. Simon Versailles, OH [REDACTED]	Ag. Equipment Parts Manager Lefeld Implement Inc.	Director Vice President	Director	N/A	1,620 0.76%	N/A	N/A
Bradly A. Barhorst Ft. Loramie, Ohio [REDACTED]	Owner PSG Truck & Van	Director	Director	PGG Truck & Van Partner	100 0.04%	N/A	N/A
Michael N. Monnier Sidney, Ohio [REDACTED]	President Osgood State Bank	President/CEO	President/CEO	N/A	45% 80 0.03%	N/A	N/A
Dr. William C. Minton Chickasaw, Ohio [REDACTED]	Owner Minton Veterinary Service Inc.	Director	Director	Minton Veterinary Service Inc. Four Star Veterinary Services LLC	1320 .62%	N/A	N/A
					50% 16%	N/A	N/A
					16%	N/A	N/A

Results: A list of branches for your holding company: OSB BANCORP, INC. (2582452) of OSGOOD, OH. The data are as of 12/31/2013. Data reflects information that was received and processed through 02/24/2014.

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**

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.

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-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 UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	313223	OSGOOD STATE BANK	275 WEST MAIN STREET	OSGOOD	OH	45351	DARKE	UNITED STATES	5851	0	OSGOOD STATE BANK	313223	
OK		Full Service	822417	CHICKASAW BRANCH	79 WEST FRANKLIN STREET	CHICKASAW	OH	45826	MERCER	UNITED STATES	222831	2	OSGOOD STATE BANK	313223	
OK		Full Service	2200701	FORT LORAMIE BRANCH	500 PARK ST.	FORT LORAMIE	OH	45845	SHELBY	UNITED STATES	219505	1	OSGOOD STATE BANK	313223	
OK		Full Service	3920873	INDIAN LAKE BRANCH	165 EAST LAKE STREET	LAKEVIEW	OH	43331	LOGAN	UNITED STATES	479938	3	OSGOOD STATE BANK	313223	