

Board of Governors of the Federal Reserve System

FEDERAL RESERVE  
OF CLEVELAND



2016 JUN 23 P 2:24  
**Annual Report of Holding Companies—FR Y-6**

STATISTICS & ANALYSIS  
DEPARTMENT

**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)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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 chairman of the board must sign the report.

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

**December 31, 2014**

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, **CHAD L HOFFMAN**

Name of the Holding Company Director and Official

**PRESIDENT/CEO**

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.

Reporter's Name, Street, and Mailing Address

**RICHWOOD BANCSHARES, INC**

Legal Title of Holding Company

**28 N FRANKLIN STREET**

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

**RICHWOOD**

**OH**

**43344**

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**SETH V TAYLOR**

**CFO**

Name

Title

**740-943-2317**

Area Code / Phone Number / Extension

**740-943-2138**

Area Code / FAX Number

**staylor@richwoodbank.com**

E-mail Address

**www.richwoodbank.com**

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

Signature of Holding Company Director and Official

**06/19/2015**

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**

RSSD ID 1250651  
C.I. \_\_\_\_\_

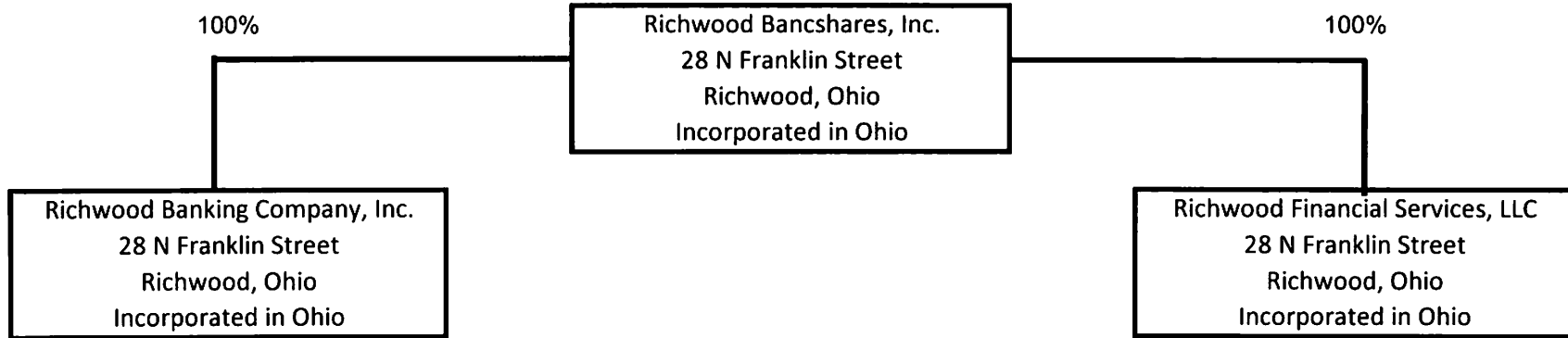
Does the reporter request confidential treatment for any portion of this submission?

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

**Richwood Bancshares, Inc.**  
**Form FR Y-6 - Organizational Chart**  
**Fiscal Year Ending December 31, 2014**



**Results:** A list of branches for your depository institution: RICHWOOD BANKING COMPANY, INC., THE (ID\_RSSD: 150727).

This depository institution is held by RICHWOOD BANCSHARES, INC. (1250651) of RICHWOOD, OH.

The data are as of 12/31/2014.

**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 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.

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.

Action	Date	Branch Service Type	ID_RSSD*	Popular Name	Street Address	City	e	Code	County	Country	UNINUM*	Number*	Head Office	ID_RSSD*	Comments
OK		Office)	150727	THE	28 N FRANKLIN ST	D	OH	43344	UNION	STATES	8201	0	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	4362694	DELAWARE OFFICE	STREET	E	OH	43015	E	STATES	521847	5	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	4125590	HUNTSVILLE BRANCH	STREET	E	OH	43324	LOGAN	STATES	493617	4	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	338329	LA RUE BRANCH	STREET	LA RUE	OH	43332	MARION	STATES	211678	3	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	2541507	MARYSVILLE OFFICE	STREET	E	OH	43040	UNION	STATES	228656	2	RICHWOOD BANKING COMPANY, INC., THE	150727	
OK		Full Service	88820	PLAIN CITY BRANCH	STREET	PLAIN CITY	OH	43064	UNION	STATES	228655	1	RICHWOOD BANKING COMPANY, INC., THE	150727	

**Richwood Bancshares, Inc.**  
**FR Y-6 Report Item 3 - Securities Holders**  
**(1)(a) (1)(b) (1)(c)**  
**As of December 31, 2014**

<b>(1)(a)</b> <b><u>Name and Address</u></b>	<b>(1)(b)</b> <b><u>Country</u></b>	<b>(1)(c)</b> <b><u>Number</u></b> <b><u>Of Stocks</u></b>	<b>(1)(c)(cont)</b> <b><u>Percentage</u></b> <b><u>Of Stock</u></b>
ESTHER ANDERSON RICHWOOD, OHIO	USA	94,772	7.41%

**Richwood Bancshares, Inc.**  
**FR Y-6 Report Item 4 - Insiders**  
**(1) (2) (3)(a)(b)(c) and (4)(a)(c)**  
**As of December 31, 2014**

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(c)
<u>Name and Address</u>	<u>Principal Occupation</u>	<u>Title With Holding Company</u>	<u>Title With Bank</u>	<u>Title With Other</u>	<u>Percentage Of Stock With Holding Company</u>	<u>Other Company Ownership</u>
Dan J Anderson Richwood, Ohio	Realtor	Director	Director	N/A	1.75%	Anderson & Sons (33%)
David R Boerger Marysville, Ohio	N/A	Director	Executive Vice President	N/A	0.14%	N/A
Chad L Hoffman Richwood, Ohio	N/A	President/CEO	President/CEO	N/A	0.22%	N/A
Nancy K Hoffman Richwood, Ohio	N/A	Director	Director	N/A	0.82%	Hoffman Farms (25%)
Richard A Johnston London, Ohio	Oil Distributor	Director	Director	President R. Johnston, Inc.	3.43%	R. Johnston, Inc. (100%)
Mark Leibold Marysville, Ohio	CPA	Director	Director	Partner Conrad, Leibold & Woerner, CPA's	0.22%	CPA Firm (33%)
Jeff Marsh Marysville, Ohio	Executive	Director	Director	Staff Executive Scott's Miracle Gro	0.07%	N/A
Jean Smith Marysville, Ohio	Accounting	Director	Director	N/A	0.03%	N/A
Kyle Stofcheck Richwood, Ohio	Funeral Home Director	Director	Director	President Stofcheck Funeral Home, inc.	0.14%	Stofcheck Funeral Home, Inc. (50%)
Joe Wiley Richwood, Ohio	Realtor	Director	Director	N/A	0.77%	N/A
Kevin A Ackerman Richwood, Ohio	N/A	N/A	CIO	N/A	0.00%	N/A
Marsha K Davis Richwood, Ohio	N/A	N/A	COO	N/A	0.09%	N/A
Brian Gehres Marysville, Ohio	N/A	N/A	Chief Credit Officer	N/A	0.05%	N/A
Michael E Karcher Marysville, Ohio	N/A	N/A	Chief Lending Officer	N/A	0.04%	N/A
Shelley Pfeiffer Richwood, Ohio	N/A	N/A	Chief Human Resource Officer	N/A	0.00%	N/A
Seth V Taylor Delaware, Ohio	N/A	N/A	CFO	N/A	0.05%	N/A