

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)(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, 1850a(c)(1), and 5468(b)(1)). 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 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.

I, Ronald D. Eschbach
 Name of the Holding Company Director and Official
President
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this reporting 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.

[Signature]
 Signature of Holding Company Director and Official
3-12-2020
 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 _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
12/31/2019
 Month / Day / Year
NA

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
 Reporter's Name, Street, and Mailing Address

Diamond BancShares, Inc.
 Legal Title of Holding Company
P.O. Box 727
 (Mailing Address of the Holding Company) Street / P.O. Box
Antwerp OH 45813
 City State Zip Code
305 South Street, Antwerp, OH 45813
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John M. Kobee Secy/Asst. Treas.
 Name Title

419/258-5351
 Area Code / Phone Number / Extension

419/258-9371
 Area Code / FAX Number

jkobee@antwerpexchangebank.com
 E-mail Address

www.antwerpexchangebank.com
 Address (URL) for the Holding Company's web page

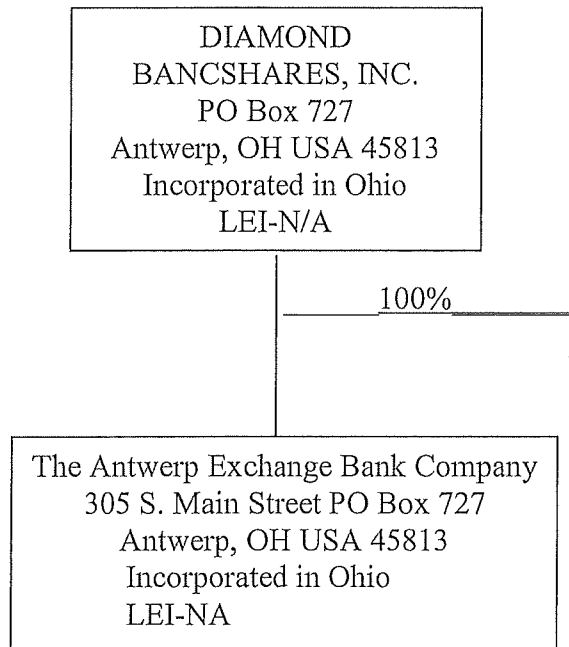
Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes
 In accordance with the General Instructions for this report (check only one),
 1. a letter justifying this request is being provided along with the report
 2. a letter justifying this request has been provided separately ...
 NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

DIAMOND BANCSHARES, INC.
ANTWERP, OH 45813
FISCAL YEAR ENDING DECEMBER 31, 2019

Report Item 1: Annual report to shareholders

- (a) The BHC does prepare an annual report for its shareholders.
One copy of the annual report to shareholders is included with the FR Y-6 report

Report Item 2: Organizational Chart



Report Item 3: Shareholders

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/19

| (1)(a) Name & Address (City & State) | (1)(b) Country of Citizenship or Incorporation | (1) (c) Number and Percentage of Each Class of Voting Securities |
|--|--|---|
|--|--|---|

| | | |
|---|---------------|--|
| (1)(a) Carol J. Chilcote-Lintner Antwerp, OH USA | (1)(b) USA | (1)(c) 7,492 common shares 5.23% |
|---|---------------|--|

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 12/31/18.

| | | |
|-----------|----------|----------|
| 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—100 common shares .07%
(joint w/spouse) 200 common shares .14%
TOTAL SHARES 300 common shares .21%
(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 – 7492 common shares 5.23%
TOTAL SHARES 7492 common shares 5.23%
b) Subsidiaries-None
(d) Other Company-50% ownership of CS AG, LLC

1. Name and Address: **Ronald D. Eschbach**
Fort Wayne, IN USA
2. Principal Occupation: Banker
3. Title or Position: (a) Holding Company – Director, President & Treasurer
(b) Subsidiaries – Director & President
Antwerp Exchange Bank Co.
(c) Other Company – trustee, Antwerp Exchange Bank Co.
401(K) plan;
4. Number of Shares: (a) Holding Company – 500 common shares .35%
(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-Secretary & Asst. Treasurer
(b) Subsidiaries-Senior Vice President, CFO & Secretary,
Antwerp Exchange Bank Co
(c) Other Company- Secy-Treas, Antwerp CIC; Secy-Treas,
Board of Trustees of Paulding Co. Hospital
4. Number of Shares: (a) Holding Company – 100 common shares .07%
(Jt. w/spouse)
(b) Subsidiaries - None
(c) Other Company – None

1. Name and Address **Donald R. Stoller**
Paulding, OH USA
2. Principal Occupation Farmer
3. Title or Position (a) Holding Company-Director
(b) Subsidiaries-Director, Antwerp Exchange Bank Co.
(c) Other Company- member Stoller Bros & Sons LTD; Board
Member, FSA Central committee
4. Number of Shares (a) Holding Company- 50 common shares .03%
Joint with spouse – 50 common shares .03%
Stoller Bros. & Sons LLC 50 common shares .03
TOTAL SHARES 150 common shares .09%
(b) Subsidiaries-none
(c) Other Company-Stoller Bros. and Sons 33.3% member

Results: A list of branches for your depository institution: ANTWERP EXCHANGE BANK COMPANY, THE (ID_RSSD: 91615). This depository institution is held by DIAMOND BANCSHARES, INC. (1129896) of ANTWERP, OH. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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 |
|-------------|----------------|----------------------------|-----------------|------------------------------------|-----------------------|---------|-------|----------|
| | | Full Service (Head Office) | 91615 | ANTWERP EXCHANGE BANK COMPANY, THE | 305 SOUTH MAIN ST | ANTWERP | OH | 45813 |
| | | Full Service | 5376504 | HARLAN OFFICE | 10726 THIMLAR ROAD | HARLAN | IN | 46743 |
| | | Full Service | 3921188 | PAYNE BANKING CENTER | 102 NORTH MAIN STREET | PAYNE | OH | 45880 |

Date column.

| County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|----------|---------------|--------------|----------------|------------------------------------|----------------------|----------|
| PAULDING | UNITED STATES | Not Required | Not Required | ANTWERP EXCHANGE BANK COMPANY, THE | 91615 | |
| ALLEN | UNITED STATES | Not Required | Not Required | ANTWERP EXCHANGE BANK COMPANY, THE | 91615 | |
| PAULDING | UNITED STATES | Not Required | Not Required | ANTWERP EXCHANGE BANK COMPANY, THE | 91615 | |