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.

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.

I, Michael N. Monnier
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 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.

Michael N. Monnier
Signature of Holding Company Director and Official

Date of Signature: 8/30/2015

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year

None
Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

OSB Bancorp, Inc
Reporter's Name, Street, and Mailing Address
275 West Main Street, P.O. Box 69
(Mailing Address of the Holding Company) Street / P.O. Box
Osgood OH 45351
City State Zip Code

Osgood OH 45351
Physical Location (if different from mailing address)

Sandra A. Hoehe
CFO
Person to whom questions about this report should be directed:
Name Title

419-582-2681
Area Code / Phone Number / Extension
419-582-2017
Area Code / Fax Number
shoehena@sogoodbank.com
E-mail Address
www.osgoodbank.com
Address (URL) for the Holding Company's web page

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

☐ Yes Please identify the report items to which this request applies:
☐ No

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."
Form FR Y-6

OSB Bancorp, Inc.
Osgood, Ohio

Fiscal Year Ending December 31, 2014

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.

2a:    Organizational Chart

```
  OSB Bancorp, Inc.
  Osgood, OH
  Incorporated in Ohio

  Osgood State Bank
  Osgood, OH
  Incorporated in Ohio

  OSB Insurance LLC
  Osgood, Ohio
  Incorporated in Ohio
  (Managing Member)
```

2.b    Domestic branch listing provided to the Federal Reserve Bank.
**Report Item 3: Shareholders**

<table>
<thead>
<tr>
<th>Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-14</th>
<th>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 12-31-14</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name &amp; Address (City, State, Country)</td>
<td>(2)(a) Name &amp; Address (City, State, Country)</td>
</tr>
<tr>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(2)(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
<td>(2)(c) Number and Percentage of Each Class of Voting Securities</td>
</tr>
</tbody>
</table>

<p>| None | N/A | N/A | None | N/A | N/A |</p>
<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Principal Occupation If Other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Other Businesses (Include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John L. Alexander, Maria Stein, OH</td>
<td>Retired</td>
<td>Director</td>
<td>Director Chairman of the Board</td>
<td>3,830</td>
<td>N/A</td>
</tr>
<tr>
<td>William J. Brandweie, Versailles, OH</td>
<td>Group Leader Midmark Corporation</td>
<td>Director</td>
<td>N/A</td>
<td>6590</td>
<td>N/A</td>
</tr>
<tr>
<td>Paul J. Bruey, Yorkshire, OH</td>
<td>Retired</td>
<td>Director</td>
<td>N/A</td>
<td>438</td>
<td>N/A</td>
</tr>
<tr>
<td>Benjamin J. Simon, Versailles, OH</td>
<td>Ag. Equipment Parts Manager Lefeld Implement Inc.</td>
<td>Director Vice President</td>
<td>N/A</td>
<td>80</td>
<td>N/A</td>
</tr>
<tr>
<td>Bradley A. Baberst, Pt. Lorain, OH</td>
<td>Owner FSG Truck &amp; Van</td>
<td>Director</td>
<td>PSG Truck &amp; Van</td>
<td>100</td>
<td>N/A</td>
</tr>
<tr>
<td>Michael N. Monnier, Sidney, OH</td>
<td>President OSB Bancorp</td>
<td>President/CEO</td>
<td>N/A</td>
<td>80</td>
<td>N/A</td>
</tr>
<tr>
<td>Dr. William C. Minton, Chickasaw, OH</td>
<td>Owner Minton Veterinary Service Inc.</td>
<td>Director</td>
<td>Minton Veterinary Service Inc. Four Star Veterinary Services LLC</td>
<td>2120</td>
<td>N/A</td>
</tr>
<tr>
<td>Tony H. Kaiser, Coldwater, OH</td>
<td>President/CEO Osgood State Bank</td>
<td>Director</td>
<td>President/CEO Osgood State Bank</td>
<td>442</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Results: A list of branches for your holding company: OSB BANCORP, INC. (2582452) of OSGOOD, OH.
The data are as of 12/31/2014. Data reflects information that was received and processed through 02/24/2015.

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

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td>OSGOOD</td>
<td>275 WEST MAIN STREET</td>
<td>OSGOOD</td>
<td>OH</td>
<td>45351</td>
<td>UNITED STATES</td>
<td>5851</td>
<td>0</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>CHICKASAW BRANCH</td>
<td>822417</td>
<td>CHICKASAW</td>
<td>79 WEST FRANKLIN STREET</td>
<td>CHICKASAW</td>
<td>OH</td>
<td>45826</td>
<td>UNITED STATES</td>
<td>22831</td>
<td>2</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>FORT LORAMIE BRANCH</td>
<td>2200701</td>
<td>FORT LORAMIE</td>
<td>500 PARK ST.</td>
<td>FORT LORAMIE</td>
<td>OH</td>
<td>45845</td>
<td>UNITED STATES</td>
<td>219505</td>
<td>1</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>INDIAN LAKE BRANCH</td>
<td>3920873</td>
<td>INDIAN LAKE</td>
<td>165 EAST LAKE STREET</td>
<td>LAKEVIEW</td>
<td>OH</td>
<td>43331</td>
<td>UNITED STATES</td>
<td>479938</td>
<td>3</td>
<td>OSGOOD STATE BANK</td>
<td>313223</td>
<td></td>
</tr>
</tbody>
</table>