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. § 3108(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. DAVID J. ROMER
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.

Signature of Holding Company Director and Official

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):
12/31/14
Month / Day / Year

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

REPORTER'S NAME, STREET, AND MAILING ADDRESS
THE ST. HENRY BANCORP, INC.

LEGAL TITLE OF HOLDING COMPANY

231 E. MAIN ST., P.O. BOX 330

ST. HENRY, OH 45883

City State Zip Code

PHYSICAL LOCATION (IF DIFFERENT FROM MAILING ADDRESS)

PERSON TO WHOM QUESTIONS ABOUT THIS REPORT SHOULD BE DIRECTED:

DAVID J. ROMER
PRESIDENT

NAME

419-678-2358

AREA CODE / PHONE NUMBER / EXTENSION
419-678-3226

AREA CODE / FAX NUMBER

dromer@sthenrybank.com

E-MAIL ADDRESS

N/A

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:

☐ 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."

PUBLIC REPORTING BURDEN FOR THIS INFORMATION COLLECTION IS ESTIMATED TO VARY FROM 1.3 TO 101 HOURS PER RESPONSE, WITH AN AVERAGE OF 5.26 HOURS PER RESPONSE, INCLUDING TIME TO GATHER AND MAINTAIN DATA IN THE REQUIRED FORM AND TO REVIEW INSTRUCTIONS AND COMPLETE THE INFORMATION COLLECTION. SEND COMMENTS REGARDING THIS BURDEN ESTIMATE OR ANY OTHER ASPECT OF THIS COLLECTION OF INFORMATION, INCLUDING SUGGESTIONS FOR REDUCING THIS BURDEN TO: SECRETARY, BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, 20TH AND C STREETS, NW, WASHINGTON, DC 20551, AND TO THE OFFICE OF MANAGEMENT AND BUDGET, PAPERWORK REDUCTION PROJECT (7100-0297), WASHINGTON, DC 20503.
1. The bank holding company does not prepare an annual report.

2.a. Organizational Chart

2.b. Domestic Branch Listing
Chart attached
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>RIOS#</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>RIOS#</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ok</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>308124</td>
<td>St. Henry Bank, The</td>
<td>201 East Main Street</td>
<td>Saint Henry</td>
<td>OH</td>
<td>46083</td>
<td>63320</td>
<td>MUNC</td>
<td>UNITED STATES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$68120</td>
</tr>
<tr>
<td>Ok</td>
<td></td>
<td>Full Service</td>
<td>397236</td>
<td>Mary's Branch</td>
<td>4312 State Route 139</td>
<td>Mary's Branch</td>
<td>OH</td>
<td>46090</td>
<td>22446</td>
<td>MUNC</td>
<td>UNITED STATES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$68120</td>
</tr>
<tr>
<td>Ok</td>
<td></td>
<td>Full Service</td>
<td>20103212</td>
<td>North Eastern Branch</td>
<td>503 North Eastern Avenue</td>
<td>Saint Henry</td>
<td>OH</td>
<td>46083</td>
<td>33644</td>
<td>MUNC</td>
<td>UNITED STATES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$68120</td>
</tr>
</tbody>
</table>
Form FR Y-6  
The St. Henry Bancorp, Inc.  
Fiscal Year Ending December 31, 2014

Report Item 3: Securities Holders  
1 (a)(b)(c) and 2 (a)(b)(c)

<table>
<thead>
<tr>
<th>Current Securities holders with ownership Control or holdings of 5% or more With power to vote as of fiscal year ending 12-31-14</th>
<th>Securities holders 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 12-31-14</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1(a)</strong> Name City, State, Country</td>
<td><strong>1(b)</strong> Country of Citizenship or incorporation</td>
</tr>
<tr>
<td>Rebecca Moorman Ottoville, OH, USA</td>
<td>USA</td>
</tr>
<tr>
<td>David J. Romer St. Henry, OH, USA</td>
<td>USA</td>
</tr>
<tr>
<td>Elizabeth Romer St. Henry, OH, USA</td>
<td>USA</td>
</tr>
<tr>
<td>John F. Romer St. Henry, OH, USA</td>
<td>USA</td>
</tr>
<tr>
<td>Margery Romer Columbia, SC, USA</td>
<td>USA</td>
</tr>
<tr>
<td>Ruth Romer St. Henry, OH, USA</td>
<td>USA</td>
</tr>
</tbody>
</table>

**Report Item 4: Insiders**
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Names</th>
<th>(2) City, State, Country</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include name of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with other businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of voting shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 2.5% or more of voting securities are held (List companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John F. Romer</td>
<td>St. Henry, OH, USA</td>
<td>N/A Director / CEO</td>
<td>Director / CEO The St. Henry Bank</td>
<td>Director/CEO Ottoville Bank Co.</td>
<td>13.63%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>David J. Romer</td>
<td>St. Henry, OH, USA</td>
<td>N/A Director / President</td>
<td>Director/President The St. Henry Bank</td>
<td>President/Director Ottoville Bank Co.</td>
<td>5.21%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Dennis Bills</td>
<td>St. Henry, OH, USA</td>
<td>Retired Director</td>
<td>Director The St. Henry Bank</td>
<td>N/A</td>
<td>.38%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Elizabeth Romer</td>
<td>St. Henry, OH, USA</td>
<td>Retired Director</td>
<td>Director The St. Henry Bank</td>
<td>N/A</td>
<td>6.93%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Nicholas Gast</td>
<td>St. Henry, OH, USA</td>
<td>Retired Director</td>
<td>Director The St. Henry Bank</td>
<td>N/A</td>
<td>.16%</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Karla Clune</td>
<td>St. Henry, OH, USA</td>
<td>N/A Secretary/Cashier</td>
<td>Secretary/Cashier The St. Henry Bank</td>
<td>N/A</td>
<td>4.83%</td>
<td>0</td>
<td>N/A</td>
</tr>
</tbody>
</table>