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)); 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 811a); 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. 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 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
03/15/2016
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
RQSD ID 1129896
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year
N/A

Reporters' Name, Street, and Mailing Address
Diamond BancShares, Inc.
Legal Title of Holding Company
PO Box 727
(Mailing Address of the Holding Company) Street / P.O. Box
Antwerp
OH
45813
City
State
Zip Code

305 S. Main St., Antwerp, OH 45813
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Ronald D. Eschbach
President
Name
Title

419-258-5351
Area Code / Phone Number / Extension
419-258-9371
Area Code / FAX Number
reschbach@antwerpexchangebank.com
E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes
☐ 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.
Report Item 1: Annual report to shareholders

(a) The BHC does prepare an annual report for its shareholders.
Two copies of the annual report to shareholders are included with the FR Y-6 report

Report Item 2: Organizational Chart

DIAMOND BANCSHARES, INC.
PO Box 727
Antwerp, OH USA 45813
Incorporated in Ohio

100%

The Antwerp Exchange Bank Company
305 S. Main Street PO Box 727
Antwerp, OH USA 45813
Incorporated in Ohio
LEI-NA

Branch Location
Payne Banking Center
102 N. Main Street
Payne, OH USA 45880
Opened: 12/22/2008 full service
Incorporated in Ohio
Report Item 1: Annual report to shareholders

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Report Item 2: Organizational Chart

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Results: A list of branches for our depository institution: ANTHEMPH EXCHANGE BANK COMPANY, THE 506 S WSI 32131.
This depository institution is held by DIAMOND BANKSHARES, INC. (D29856) of ANTHEMPH, Ox.
The dates are as of 12/31/2015.

Cancellation and Verification Notes:
1. If the Date 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.

Action
- Close: if the branch information is correct, enter 'Close' in the Date Action column.
- Close: if the branch information is incorrect or incomplete, enter the date, enter 'Close' in the Date 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 Date Action column and the date of closure in the Effective Date column.

Add: if a reportable branch is being merged, enter a row, add the branch data, and enter 'Add' in the Date Action column and the opening or acquisition date in the Effective Date column.

Submission Procedures:
When you finish, send the e-mail 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 invitation number, 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 Schedule for each branch with a Date Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a landscape format or via the FR Y-10 Online application - https://y10.frb.gov.

<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RIDP</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>FSC UNHNM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RIDP</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Close</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>936313</td>
<td>ANTHEMPH EXCHANGE BANK COMPANY, THE 305 SOUTH MAIN ST</td>
<td>ANTHEMPH, Ox</td>
<td>49061</td>
<td>PANSOMS</td>
<td>UNITED STATES</td>
<td>974</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Close</td>
<td></td>
<td>Full Service</td>
<td>9321181</td>
<td>PAINNE BANKING CENTER</td>
<td>100 NORTH MAIN ST</td>
<td>PAINNE, Ox</td>
<td>49080</td>
<td>PAUSDMS</td>
<td>UNITED STATES</td>
<td>485080</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Report Item 3: Shareholders**

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/15.

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City &amp; State)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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 12/31/15.

<table>
<thead>
<tr>
<th>2(a) Name &amp; Address (City &amp; State)</th>
<th>2(b) Country of Citizenship or Incorporation</th>
<th>2(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
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—Treasurer for MRDD campaign; Trustee for Lela Jeffery Trust

4. Number of Shares: (a) Holding Company—100 common shares .0698%
   (joint w/spouse) 200 common shares .1397%
   TOTAL SHARES 300 common shares .2095%
   (b) Subsidiaries—None
   (c) Other Company—Less than 25% ownership

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1. Name and Address: **Carol J. Chilcote**
   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-None

4. Number of Shares: (a) Holding Company – 7060 common shares 4.9317%
   (joint w/spouse) 82 common shares .0572%
   TOTAL SHARES 7142 common shares 4.9889%
   (b) Subsidiaries-None
   (d) Other Company-None
1. Name and Address: **Shawn R. Dooley**
   Antwerp, OH USA

2. Principal Occupation: Funeral Home Director

3. Title or Position:
   (a) Holding Company-Director
   (b) Subsidiaries-Director, Antwerp Exchange Bank Co.
   (c) Other Company- President, Dooley Funeral Home, Inc.; Chairman, Antwerp Cemetery Assn.; member, Divine Mercy Catholic Parrish Finance Committee; Board member, Antwerp Chamber of Commerce

4. Number of Shares
   (a) Holding Company-50 common shares .0349%
      (joint with Spouse) 1575 common shares 1.1002%
   TOTAL SHARES- 1625 common shares 1.135%
   (b) Subsidiaries-none
   (c) Other Company- 100%

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1. Name and Address: **Timothy P. Yenser**
   Antwerp, OH USA

2. Principal Occupation: Businessman

3. Title or Position:
   (a) Holding Company - Director
   (b) Subsidiaries - Director-Antwerp Exchange Bank Co.
   (c) Other Company – Director, Vice President C & Y Oil Co.

4. Number of Shares:
   (a) Holding Company – 100 common shares .0698%
      (joint with spouse) 200 common shares .1397%
   TOTAL SHARES 300 common shares .2095%
   (b) Subsidiaries - None
   (c) Other Company – Less than 25% ownership
1. Name and Address: Ronald D. Eschbach
   Antwerp, OH USA

2. Principal Occupation: Banker

3. Title or Position:
   (a) Holding Company – Director, President & Treasurer
   Antwerp Exchange Bank Co.
   (b) Subsidiaries – Director & President
   Antwerp Exchange Bank Co.
   (c) Other Company – trustee, Antwerp Exchange Bank Co.
   401(K) plan; Director, Great Lakes Bankers Bank

4. Number of Shares:
   (a) Holding Company – 500 common shares .3492%
   (b) Subsidiaries - None
   (c) Other Company - None

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1. Name and Address: John M. Kobee
   Antwerp, OH USA

2. Principal Occupation: Banker

3. Title or Position:
   (a) Holding Company-Secretary & Asst. Treasurer
   Antwerp Exchange Bank Co
   (b) Subsidiaries-Senior Vice President, CFO & Secretary,
   Antwerp Exchange Bank Co
   (c) Other Company- Treasurer, Paulding Co. Economic
   Development; Secy-Treas, Antwerp CIC; Board of Trustees
   of Paulding Co. Hospital

4. Number of Shares:
   (a) Holding Company – 25 common shares .0174%
   (b) Subsidiaries - None
   (c) Other Company - None