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. David J Romer
Name of the Holding Company Director and Official
President

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.

II. Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year

N/A
Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

The St. Henry Bancorp Inc
Name of Holding Company

231 E Main St Po Box 330
Street Address

St Henry, OH 45883
City / State / Zip Code

I. David J Romer
Name of Director and Official
President

Signature of Holding Company Director and Official

Please indicate whether the report is included with the SEC filing:
☐ Yes ☐ No

II. Date of Signature
5/3/16

For Federal Reserve Bank Use Only

R USSD ID

C.I.

Public reporting burden for this information collection is estimated to vary from 13 to 101 hours per response, with an average of 525 hours per response, including time to gather and maintain data in the required form and to review instructions and 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 (1100-0297), Washington, DC 20503.

12/2015
Form FR Y-6

The St. Henry Bancorp, Inc.
231 E. Main St.
P.O. Box 330
St. Henry, OH 45883

1. The bank holding company does not prepare an annual report.

2.a. Organizational Chart

```
The St. Henry Bancorp, Inc.
St. Henry, OH
State of Incorporation: OH

100%

The St. Henry Bank
St. Henry, OH
State of Incorporation: OH
```

2.b. Domestic Branch Listing
Chart attached

Legal Entity Identifier (LEI): N/A
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://FRY10online.federalreserve.gov.

* FDIC UNNUM, Office Number, and ID_RSSID 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_RSSID*</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_RSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>On</td>
<td>1/22/2016</td>
<td>Full service (Head Office)</td>
<td>568126 ST. HENRY BANK, THE</td>
<td>231 EAST MAIN STREET</td>
<td>SAINT HENRY</td>
<td>OH</td>
<td>45883</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>23113</td>
<td>568126</td>
<td>ST. HENRY BANK, THE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>On</td>
<td>1/22/2016</td>
<td>Full service</td>
<td>537720 MARIA STEIN BRANCH</td>
<td>811 STATE ROUTE 119</td>
<td>MARIA STEIN</td>
<td>OH</td>
<td>45880</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>231160</td>
<td>568126</td>
<td>ST. HENRY BANK, THE</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>On</td>
<td>1/22/2016</td>
<td>Full service</td>
<td>2910952 NORTH EASTERN BRANCH</td>
<td>502 NORTH EASTERN AVENUE</td>
<td>SAINT HENRY</td>
<td>OH</td>
<td>45883</td>
<td>MERCER</td>
<td>UNITED STATES</td>
<td>35668</td>
<td>568126</td>
<td>ST. HENRY BANK, THE</td>
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</tbody>
</table>
Form FR Y-6
The St. Henry Bancorp, Inc.
Fiscal Year Ending December 31, 2015

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 12-31-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name City, State, Country</td>
</tr>
<tr>
<td>Rebecca Moorman Ottoville, OH, USA</td>
</tr>
<tr>
<td>David J. Romer St. Henry, OH, USA</td>
</tr>
<tr>
<td>Elizabeth Romer St. Henry, OH, USA</td>
</tr>
<tr>
<td>John F. Romer St. Henry, OH, USA</td>
</tr>
<tr>
<td>Margery Romer Columbia, SC, USA</td>
</tr>
<tr>
<td>Ruth Romer St. Henry, OH, USA</td>
</tr>
<tr>
<td>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 12-31-15</td>
</tr>
<tr>
<td>2(a) Name, City State, Country</td>
</tr>
<tr>
<td>NONE</td>
</tr>
</tbody>
</table>
### Form FR Y-6
The St. Henry Bancorp, Inc.
Fiscal Year Ending December 31, 2015

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

<table>
<thead>
<tr>
<th>(1) Names</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</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 25% 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>N/A</td>
<td>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>St. Henry, OH, USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>David J. Romer</td>
<td>N/A</td>
<td>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>
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<tr>
<td>St. Henry, OH, USA</td>
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<td></td>
</tr>
<tr>
<td>Dennis Bills</td>
<td>Retired</td>
<td>Director</td>
<td>Director The St. Henry Bank</td>
<td>N/A</td>
<td>.38%</td>
<td>0</td>
<td>N/A</td>
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<tr>
<td>St. Henry, OH, USA</td>
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</tr>
<tr>
<td>Elizabeth Romer</td>
<td>Retired</td>
<td>Director</td>
<td>Director The St. Henry Bank</td>
<td>N/A</td>
<td>6.93%</td>
<td>0</td>
<td>N/A</td>
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<tr>
<td>St. Henry, OH, USA</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Nicholas Gast</td>
<td>Retired</td>
<td>Director</td>
<td>Director The St. Henry Bank</td>
<td>N/A</td>
<td>.16%</td>
<td>0</td>
<td>N/A</td>
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<tr>
<td>St. Henry, OH, USA</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Karla Clune</td>
<td>N/A</td>
<td>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>
<tr>
<td>St. Henry, OH, USA</td>
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<td></td>
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<td></td>
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</tbody>
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