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. §§ 3108(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.

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 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 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]
   Signature of Holding Company Director and Official
   03/23/2017
   Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

X is included with the FR-Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSID ID
1129896
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016
Month / Day / Year
N/A

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

Reporter’s Name, Street, and Mailing Address

Diamond BancShares, Inc.
Legalt 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

Is confidential treatment requested for any portion of this report submission? ... Yes 0

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."

12/2016
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below:

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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<tbody>
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</tbody>
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DIAMOND BANCSHARES, INC.
ANTWERP, OH 45813
FISCAL YEAR ENDING DECEMBER 31, 2016

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

```
DIAMOND BANCSHARES, INC.
PO Box 727
Antwerp, OH USA 45813
Incorporated in Ohio
LEI-N/A

100%

The Antwerp Exchange Bank Company
305 S. Main Street PO Box 727
Antwerp, OH USA 45813
Incorporated in Ohio
LEI-NA
```
The data are as of 12/31/2018.

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 the 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 the reporting institution, enter Delete in the Data Action column.
- Add: If a reportable branch is missing, want a new, add the branch data, and enter Add in the Data Action column and the opening or acquisition date in the Effective Date column.

If posting the list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submissions Procedure
When you are finished, send a signed copy to your FRB contact. See the detailed instructions on the site for more information.

If you are emailing this to your FRB contact, put your institution name, city and state on the subject line of the e-mail.

Note
To satisfy the FR F-10 reporting requirements, you must also submit FR F-10 Domestic Branch Schedule for each branch with a Data Action of Change, Close, Delete, or Add.

The FR F-10 report may be submitted in a hardcopy format via the FR F-10 Online application - https://www.datafed.frb.gov.

<table>
<thead>
<tr>
<th>Branch ID</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID (DOM)</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 UNIVM#</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID (DOM)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>014567</td>
<td>2016-01-01</td>
<td>Full Service (Head Office)</td>
<td>91435</td>
<td>ANTWERP EXCHANGE BANK COMPANY, THE</td>
<td>305 SOUTH MAIN ST</td>
<td>ANTWERP</td>
<td>OH</td>
<td>45678</td>
<td>TAYLOR</td>
<td>UNITED STATES</td>
<td>50786</td>
<td>0</td>
<td>ANTWERP EXCHANGE BANK COMPANY, THE</td>
<td>91435</td>
<td></td>
</tr>
<tr>
<td>014568</td>
<td>2016-02-02</td>
<td>Full Service</td>
<td>3921389</td>
<td>PAYNE BANKING CENTER</td>
<td>102 NORTH MAIN STREET</td>
<td>PAYNE</td>
<td>OH</td>
<td>45678</td>
<td>TAYLOR</td>
<td>UNITED STATES</td>
<td>4921389</td>
<td>0</td>
<td>ANTWERP EXCHANGE BANK COMPANY, THE</td>
<td>91435</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 12/31/16

<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>Carol J. Chilcote Antwerp, OH USA</td>
<td>USA</td>
<td>7,342 common shares 5.13%</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 12/31/16.

<table>
<thead>
<tr>
<th>2(a)</th>
<th>2(b)</th>
<th>2(c)</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 .07%  
   (joint w/spouse)  
   200 common shares .14%  
   TOTAL SHARES 300 common shares .21%  
   (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 – 7342 common shares 5.13%  
   TOTAL SHARES 7342 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

4. Number of Shares:  
   (a) Holding Company-50 common shares .03%  
       (joint with Spouse) 1575 common shares 1.10%  
       TOTAL SHARES- 1625 common shares 1.13%  
   (b) Subsidiaries-none  
   (c) Other Company- 100% of Dooley Funeral Home, Inc.

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

2. Principal Occupation: Businessman and farmer

3. Title or Position:  
   (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 with spouse) 200 common shares .14%  
       TOTAL SHARES 300 common shares .21%  
   (b) Subsidiaries - None  
   (c) Other Company – none
1. Name and Address: Ronald D. Eschbach  
Antwerp, OH   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- President, Paulding Co. Economic  
   Development; Secy-Treas, Antwerp CIC; Secy-Treas, Board of  
   Trustees of Paulding Co. Hospital  

4. Number of Shares:  
(a) Holding Company – 29 common shares  .02%  
(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; treasurer
                    Latty Apostolic Christian Church  
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