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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(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 is 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, John T Schwierling
Name of the Holding Company Director and Official
Secretary and Director
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.

Sue Richey
Name
513-603-1728
Area Code / Phone Number / Extension
srichey@guardiansavingsbank.com
E-mail Address

FR Y-6
OMB Number 7100-0287
Approval expires September 30, 2018
Page 1 of 2

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016

Guardian Bancorp
Legal Title of Holding Company
6100 West Chester Road
Sue Richey
VP/Controller
Name
513-603-1718
Area Code / FAX Number

Address (URL) for the Holding Company's web page
http://www.guaradiansavingsbank.com

Is confidential treatment requested for any portion of this report submission? 
0=No
1=Yes

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."

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.
Incorporated in the State of Delaware

West Chester, Ohio
6100 West Chester Road
Guardian Bancorp, Inc.

West Chester, Ohio 45069
6100 West Chester Road
"Incorporation-n/a"
Guardian Savings Bank, FSB

(owns 100%)

Fiscal Year Ending December 31, 2016

Cincinnati, Ohio
Guardian Bancorp, Inc.

Form FR Y-6
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>% of Common Stock</th>
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<tbody>
<tr>
<td>John Doe</td>
<td>Cincinnati, OH</td>
<td>125 - 23%</td>
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<td>Jane Smith</td>
<td>Dayton, OH</td>
<td>375 - 73%</td>
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**For the fiscal year ending December 31, 2016**

*West Chester, Ohio*

Guardian Bancorp

FR V-6
<table>
<thead>
<tr>
<th>Branch ID</th>
<th>Service Type</th>
<th>Branch Name</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Office Number*</th>
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<tr>
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<td>Full Service</td>
<td>GUARDIAN SAVERS BANX, F.S.B.</td>
<td>WEST CHESTER</td>
<td>OH</td>
<td>45091</td>
<td>BUTLER</td>
<td>522142</td>
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<td>KENTON</td>
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<td>HAMILTON</td>
<td>452440</td>
</tr>
</tbody>
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Results: A list of branches for your holding company GUARDIAN SANCORP, INC (SB2797) of WEST CHESTER, OH.

The data are as of 12/31/2016. Data reflects information that was received and processed through 02/10/2017.