Board of Governors of the Federal Reserve System

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 6(b) and 19(a) of the Independence Bank Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 1(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 562, and 571a); and sections 13, 13a, 317, 511, and 80e of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(1), and 546(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 officer of the top-tier holding company. This individual should also be a senior officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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 as an LLC, see the General Instructions for the authorized individual who must sign the report.

CHAD L. HOFFMAN
Name of the Holding Company Director and Official

PRESIDENT/CEO
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 251, that the Reporter and individual consent to public release of all details in this report concerning that individual.

Date of Signature
March 24, 2017

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

RUSD ID
C.

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 6(b) and 19(a) of the Independence Bank Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 1(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 562, and 571a); and sections 13, 13a, 317, 511, and 80e of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(1), and 546(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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

Month / Day / Year
N/A

Reported’s Legal Entity Identifier (LEI) (20 Character LEI Code)

Reported’s Name, Street, and Mailing Address

RICHWOOD BANCSHARES, INC.
Legal Name of Holding Company

28 N FRANKLIN STREET
[Street Address of the Holding Company] Street | P.O. Box

RICHWOOD
OH
43344

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

SETH V TAYLOR
Title
CFO

Name

740-943-2317
Area Code / Phone Number / Extension
740-943-3583
Area Code / FAX Number

staylor@richwoodbank.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ☑ Yes
☐ No

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.”

Public reporting burden for this information collection is estimated to vary from 1 to 10 hours per response, with an average of 5 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 estimate or any other aspect, of this collection of information, including suggestions for reducing the burden to the: 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 (7100-0237), Washington, DC 20503.
Richwood Bancshares, Inc.  
28 N Franklin Street  
Richwood, Ohio 43344

FR Y-6 Summary as of December 31, 2016

Report Item 1:  
Three copies of annual report enclosed.

Report Item 2(a):  
Attached.

Report Item 2(b):  
Completed online, copy attached.

Report Item 3(1):  
Attached.

Report Item 3(2):  
Not applicable.

Report Item 4:  
Attached.
### 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 data 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 is first corrected is entered 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 is the Effective Date column.
- **Delist**: If a branch listed was never owned by this depository institution, enter "Delist" 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 rightmost paper.

### Submission Procedure

When you are finished, send a saved 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 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, Delist, or Add.

The FR Y-10 report must be submitted in a hardcopy format or via the FR Y-10 Online application: https://www.frb.org/FROnline/Forreserves.gov.

*FDIC UNB/R, Office Number, and DQ/RISSG columns are for reference only. Verification of these values is not required.*

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<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>Regular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNB/R*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office</th>
<th>B/R ED</th>
<th>Comments</th>
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<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>150172</td>
<td>RICHWOOD BANKING COMPANY, INC. THE</td>
<td>28 N FRANKLIN ST</td>
<td>RICHWOOD</td>
<td>OH</td>
<td>45144</td>
<td>UNION</td>
<td>UNITED STATES</td>
<td>8301</td>
<td>RICHWOOD BANKING COMPANY, INC. THE</td>
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<td>428658</td>
<td>DELAWARE OFFICE</td>
<td>1574 TILLMAN STREET</td>
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<td>DELAWARE</td>
<td>UNITED STATES</td>
<td>62164</td>
<td>RICHWOOD BANKING COMPANY, INC. THE</td>
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<td>MUNCEEVILLE BRANCH</td>
<td>2674 NAPOLEON STREET</td>
<td>MUNCEEVILLE</td>
<td>OH</td>
<td>43284</td>
<td>LOGAN</td>
<td>UNITED STATES</td>
<td>493617</td>
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<td>OK</td>
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<td>385331</td>
<td>LA RUE BRANCH</td>
<td>120 NORTH HIGH STREET</td>
<td>LA RUE</td>
<td>OH</td>
<td>43030</td>
<td>MARION</td>
<td>UNITED STATES</td>
<td>21478</td>
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<td>Full Service</td>
<td>264187</td>
<td>MARYSVILLE OFFICE</td>
<td>2406 WEST FIFTH STREET</td>
<td>MARYSVILLE</td>
<td>OH</td>
<td>43040</td>
<td>UNITED STATES</td>
<td>22380</td>
<td>RICHWOOD BANKING COMPANY, INC. THE</td>
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<td>OK</td>
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<td>Full Service</td>
<td>12832</td>
<td>PLAIN CITY BRANCH</td>
<td>601 WEST MAIN STREET</td>
<td>PLAIN CITY</td>
<td>OH</td>
<td>43124</td>
<td>UNITED STATES</td>
<td>22665</td>
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Richwood Bancshares, Inc.
FR Y-6 Report Item 3 - Securities Holders
(1)(a) (1)(b) (1)(c)
As of December 31, 2016

<table>
<thead>
<tr>
<th>(1)(a) Name and Address</th>
<th>(1)(b) Country</th>
<th>(1)(c) Number Of Stocks</th>
<th>(1)(c)(conf) Percentage Of Stock</th>
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<tbody>
<tr>
<td>ESTHER ANDERSON</td>
<td>USA</td>
<td>94,772</td>
<td>7.00%</td>
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<tr>
<td>RICHWOOD, OHIO</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Name and Address</td>
<td>Principal Occupation</td>
<td>Title With Holding Company</td>
<td>Title With Bank</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>----------------------</td>
<td>----------------------------</td>
<td>-----------------</td>
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<tr>
<td>Dan J Anderson Richwood, Ohio</td>
<td>Realtor</td>
<td>Director</td>
<td>Director</td>
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<tr>
<td>David R Roeger Marysville, Ohio</td>
<td>N/A</td>
<td>Director</td>
<td>Executive Vice President</td>
</tr>
<tr>
<td>Chad L Hoffman Richwood, Ohio</td>
<td>N/A</td>
<td>President/CEO</td>
<td>President/CEO</td>
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<td>Nancy K Hoffman Richwood, Ohio</td>
<td>Bank CEO</td>
<td>Director</td>
<td>Director</td>
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<tr>
<td>Richard A Johnston London, Ohio</td>
<td>Oil Distributor</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Mark Leibold Marysville, Ohio</td>
<td>CPA</td>
<td>Director</td>
<td>Director</td>
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<tr>
<td>Jeff Marsh Marysville, Ohio</td>
<td>Executive</td>
<td>Director</td>
<td>Director</td>
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<tr>
<td>Jean Smith Marysville, Ohio</td>
<td>Accounting</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Kyle Stofcheck Richwood, Ohio</td>
<td>Funeral Home Director</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Joe Wiley Richwood, Ohio</td>
<td>Realtor</td>
<td>Director</td>
<td>Director</td>
</tr>
</tbody>
</table>