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 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. 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
03/16/2018

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
11249896

C.I.

Date of Submittal

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2019
Page 1 of 2

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

December 31, 2017

Month / Day / Year
N/A

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

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

Name Title
President

Area Code / Phone Number / Extension
419-258-5351

Area Code / Fax Number
419-258-9371

E-mail Address
reschbach@antwerpexchangebank.com

www.antwerpexchangebank.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? [ ] No [ ] 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."

03/2018

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required format 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. One copy of the annual report to shareholders is included with the FR Y-6 report.

Report Item 2: Organizational Chart

[Diagram showing organizational structure]
**Results:** A list of branches for our depository institution, ANTWERP EXCHANGE BANK COMPANY, THE (ID_RSSD 91615),
This depository institution is held by DIAMOND BANCSHARES, INC. (1129896) of ANTWERP, OH.
The data are as of 12/31/2017

### 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.

### 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://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</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 UNINUM</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>91615</td>
<td>ANTWERP EXCHANGE BANK COMPANY, THE</td>
<td>305 SOUTH MAIN ST</td>
<td>ANTWERP</td>
<td>OH</td>
<td>45813</td>
<td>PAULDING</td>
<td>UNITED STATES</td>
<td>97018</td>
<td>0</td>
<td>ANTWERP EXCHANGE BANK COMPANY, THE</td>
<td>91615</td>
<td></td>
</tr>
<tr>
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<td></td>
<td>Full Service</td>
<td>3921188</td>
<td>PAYNE BANKING CENTER</td>
<td>102 NORTH MAIN STREET</td>
<td>PAYNE</td>
<td>OH</td>
<td>45880</td>
<td>PAULDING</td>
<td>UNITED STATES</td>
<td>486580</td>
<td>1</td>
<td>ANTWERP EXCHANGE BANK COMPANY, THE</td>
<td>91615</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 12/31/17

<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 12/31/17.

<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—None

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—None

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-Member of CS AG, LLC

4. Number of Shares:
   (a) Holding Company — 7342 common shares 5.13%
       TOTAL SHARES 7342 common shares 5.13%
   (b) Subsidiaries—None
   (d) Other Company—50% ownership of CS AG, LLC
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.

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

2. Principal Occupation: 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**  
   Fort Wayne, IN  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

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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  
   (b) Subsidiaries-Senior Vice President, CFO & Secretary, Antwerp Exchange Bank Co  
   (c) Other Company- Secy-Treas, Antwerp CIC; Secy-Treas, Board of Trustees of Paulding Co. Hospital

4. Number of Shares:  
   (a) Holding Company – 29 common shares .02%  
      ( Jt. w/spouse)  
   (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; Board Member, FSA Central committee

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