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 26a of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 61a); and sections 113, 165, 512, 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.

Date of Signatures

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: 1250651 C.I.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2019
Month / Day / Year

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Name: Taylor
Title: CFO

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

Is confidential treatment requested for any portion of this report submission?.......................... 6
1=Yes 0=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."

03/2018
Richwood Bancshares, Inc.  
28 N Franklin Street  
Richwood, Ohio 43344 

FR Y-6 Summary as of December 31, 2017

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.
Richwood Bancshares, Inc.
Form FR Y-6 - Organizational Chart
Fiscal Year Ending December 31, 2017

100%

Richwood Bancshares, Inc.
No LEI number
Richwood, Ohio, USA
Incorporated in Ohio

The Richwood Banking Company, Inc.
No LEI number
Richwood, Ohio, USA
Incorporated in Ohio

Richwood Financial Services, LLC
No LEI number
Richwood, Ohio, USA
Incorporated in Ohio

Richwood Bancshares, Inc. is a non-managing member of Richwood Financial Services, LLC
Reconciliation and Verification Steps:
1. In the Data Action columns 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**
- *Close*: If the branch information is correct, enter "Close" in the Data Action column.
- *Update*: If the branch information is incorrect or incomplete, review the data, enter "Update" in the Data Action column and the date when the information first became valid in the Effective Date column.
- *Open*: 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 record is no longer owned by the reporting 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 and letter paper.

**Submission Procedures**
When you are finished, send a signed copy to your FRB contact. See the detailed instructions on this site for more information.
If you are mailing this to your FRB contact, prepay your institution name, city and state in the subject line of the envelope.

**Note:**
To comply with the FY 20 reporting requirements, you must also submit FR Y-9 Finance Branch Subsidiaries for each branch with a Data Action of Close, Close, New, or Add.
The FY 10 report may be submitted in a dot-ordered format or via the FR Y-90 Online application - https://fr-y90.frb.gov.

* TSC UNRIM, Office Number, and ID_B550 columns are for reference only. Verification of these values is not required.

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<th>State</th>
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<th>Branch Service Type</th>
<th>Branch ID: ASSGN</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>PDC UNRIM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Regional Office ID: NSP</th>
<th>Comments</th>
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<td>ON</td>
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<td>RICHWOOD</td>
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<td>ON</td>
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<td>432694</td>
<td>DELAWARE OFFICE</td>
<td>432694</td>
<td>3132 W WILLIAM STREET</td>
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<td>OH</td>
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<td>MARYVILLE OFFICE</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, 2017

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<thead>
<tr>
<th>(1)(a) Name and Address</th>
<th>(1)(b) Country</th>
<th>(1)(c) Number Of Stocks</th>
<th>(1)(c)(cont) Percentage Of Stock</th>
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<tr>
<td>ESTHER ANDERSON</td>
<td>USA</td>
<td>94,772</td>
<td>7.20%</td>
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<td>RICHWOOD, OHIO</td>
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<td>Name and Address</td>
<td>Principal Occupation</td>
<td>Title With Holding Company</td>
<td>Title With Bank</td>
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<tr>
<td>Dan J Anderson</td>
<td>Realtor</td>
<td>Director</td>
<td>Director</td>
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<td>Marysville, Ohio / USA</td>
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<tr>
<td>David R Boerger</td>
<td>Executive Vice President</td>
<td>Director</td>
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<td>Marysville, Ohio / USA</td>
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<tr>
<td>Chad L Hoffman</td>
<td>President/CEO</td>
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<td>President/CEO</td>
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<td>Richwood, Ohio / USA</td>
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<tr>
<td>Nancy K Hoffman</td>
<td>Retired</td>
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<tr>
<td>Richard A Johnston</td>
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<tr>
<td>London, Ohio / USA</td>
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<tr>
<td>Mark Leibold</td>
<td>CPA</td>
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<td>Jeff Marsh</td>
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<td>Jean Smith</td>
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<tr>
<td>Kyle Stofcheck</td>
<td>Funeral Home Director</td>
<td>Director</td>
<td>Director</td>
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<tr>
<td>Joe Wiley</td>
<td>Realtor</td>
<td>Director</td>
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<td>Richwood, Ohio / USA</td>
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