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, 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 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

03/27/2019

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.

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

December 31, 2018

Month / Day / Year

N/A

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

Reporters Name, Street, and Mailing Address

Richwood Bancshares, Inc.

Legal Title of Holding Company

28 N. Franklin St.

(Mailing Address of the Holding Company) Street / P.O. Box

Richwood

State

OH

Zip Code

43344

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ash Khatib

Name

CFO

Title

740-436-0586

Area Code / Phone Number / Extension

740-943-3563

Area Code / FAX Number

akhatib@richwoodbank.com

E-mail Address

www.richwoodbank.com

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

0

0=No

1=Yes

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

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 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required 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 to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, or to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503,
Richwood Bancshares, Inc.
28 N Franklin Street
Richwood, Ohio 43344

FR Y-6 Summary as of December 31, 2018

Report Item 1:
Will be sent under separate cover.

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, 2018

100%

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

100%

The Richwood Banking Company, Inc.
LEI 549300F263I3XPN5SP35
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
# Results: A list of branches for your holding company

Richwood Banking Company, Inc. (122563) of Richwood, OH.

The date is as of 12/31/2018. Data reflects information that was received and processed through 12/30/2018.

## 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 applicable, enter the date in the Effective Date column.

### Actions:

- **Open**: if the branch information is correct, enter "OK" in the Data Action column.
- **Change**: if the branch information is incorrect or incomplete, make 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.
- **Delin**: if a branch listed was never owned by this depository institution, enter "Delin" in the Data Action column.
- **Add**: if a reportable branch is missing, insert a new 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, Delin, 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 UNIUM, Office Number, and ID REGO columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Search Service Type</th>
<th>Search ID, REGO</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City, State</th>
<th>Zip Code</th>
<th>County</th>
<th>FDIC UNIUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID, REGO</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>City, State, Country</td>
<td>Country of Citizenship</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
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<tr>
<td>Esther Anderson (son listed below)</td>
<td>USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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</tr>
<tr>
<td>Richwood, Ohio</td>
<td></td>
<td>94,772 Common Stock 7.14%</td>
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<tr>
<td>Dan J Anderson (son of Esther Anderson)</td>
<td>USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Richwood, Ohio</td>
<td></td>
<td>21,659 Common Stock 3.26%</td>
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<tr>
<td>(1) Name</td>
<td>City, State Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Richmond Bank</td>
<td>(3)(c) Title &amp; Position with Other Businesses (Include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Securities in Holding Company Common Shares</td>
<td>(4)(b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)</td>
<td>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and of percentage of voting securities held)</td>
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<tr>
<td>Dan J Anderson</td>
<td>Richwood, Ohio / USA</td>
<td>Realtor</td>
<td>Director</td>
<td>President</td>
<td>Andersons &amp; Sons Investment Corporation</td>
<td>3.26%</td>
<td>N/A</td>
<td>Andersons &amp; Sons Investment Corporation (39%)</td>
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<tr>
<td>David R Boeger</td>
<td>Marysville, Ohio / USA</td>
<td>Executive</td>
<td>Director</td>
<td>Executive</td>
<td>Vice President</td>
<td>0.10%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Chad L Hoffman</td>
<td>Richwood, Ohio / USA</td>
<td>President/CEO</td>
<td>President/CEO/Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.33%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Nancy K Hoffman</td>
<td>Richwood, Ohio / USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>Retired</td>
<td>1.37%</td>
<td>N/A</td>
<td>MSRN Hoffman Farms, LLC (25%)</td>
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<tr>
<td>Richard A Johnston</td>
<td>London, Ohio / USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>Retired</td>
<td>2.42%</td>
<td>N/A</td>
<td>Richard Johnston, Inc. (100%)</td>
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<tr>
<td>Mark Lebold</td>
<td>Marysville, Ohio / USA</td>
<td>CPA</td>
<td>Director</td>
<td>Director</td>
<td>Partner Conard, Lebold &amp; Woerner, CPA's</td>
<td>0.66%</td>
<td>N/A</td>
<td>Conard, Lebold &amp; Woerner, CPA's (39%)</td>
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<tr>
<td>Jeff Marsh</td>
<td>Marysville, Ohio / USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>Retired</td>
<td>0.90%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Jean Smith</td>
<td>Marysville, Ohio / USA</td>
<td>Accounting</td>
<td>Director</td>
<td>Director</td>
<td>Secretary/Treasurer Perrott Implement</td>
<td>0.17%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Kyle Stofcheck</td>
<td>Richwood, Ohio / USA</td>
<td>Funeral Home Director</td>
<td>Director</td>
<td>Director</td>
<td>President Stofcheck-Ballinger Funeral Home</td>
<td>2.24%</td>
<td>N/A</td>
<td>Stofcheck-Ballinger Funeral Home (65%)</td>
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<tr>
<td>Joe Wiley</td>
<td>Richwood, Ohio / USA</td>
<td>Realtor</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.99%</td>
<td>N/A</td>
<td>N/A</td>
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</tbody>
</table>