

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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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

December 31, 2016

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

The St Henry Bancorp Inc

Legal Title of Holding Company

231 E Main St Po Box 330

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

St Henry

OH

45883

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David J Romer

President

Name

Title

419/678-2358

Area Code / Phone Number / Extension

419/678-3226

Area Code / FAX Number

dromer@sthenrybank.com

E-mail Address

N/A

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

I, **David J Romer**

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

02/15/2017

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. _____

| | | | |
|--|--------------------------|-------|----------|
| Is confidential treatment requested for any portion of this report submission? | 0=No | 1=Yes | 0 |
| 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 | <input type="checkbox"/> | | |
| 2. a letter justifying this request has been provided separately | <input type="checkbox"/> | | |
| NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential." | | | |

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

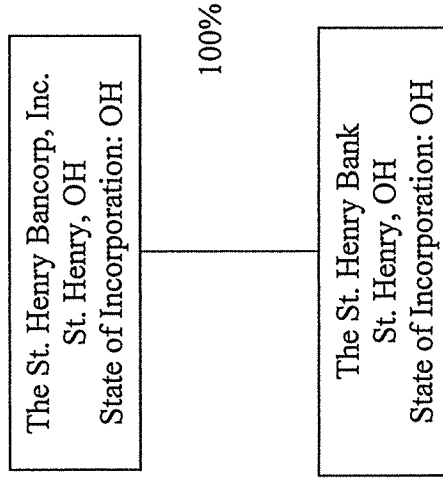
Physical Location (if different from mailing address)

Form FR Y-6

The St. Henry Bancorp, Inc.
231 E. Main St.
P.O. Box 330
St. Henry, OH 45883

1. The bank holding company does not prepare an annual report.

2.a. Organizational Chart



2.b. Domestic Branch Listing
Chart attached

Legal Entity Identifier (LEI): N/A

Results: A list of branches for your depository institution: ST. HENRY BANK, THE (ID_RSSD: 568126). This depository institution is held by SAINT HENRY BANCORP, INC (4001144) of SAINT HENRY, OH. The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

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.

if printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

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.

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|----------------------|--------------------------|-------------|-------|----------|--------|---------------|--------------|----------------|---------------------|----------------------|----------|
| Ok | 2/15/2017 | Full Service (Head Office) | 568126 | ST. HENRY BANK, THE | 231 EAST MAIN STREET | SAINT HENRY | OH | 45883 | MERCER | UNITED STATES | 6313 | 0 | ST. HENRY BANK, THE | 568126 | |
| Ok | 2/15/2017 | Full Service | 537720 | MARIA STEIN BRANCH | 8111 STATE ROUTE 119 | MARIA STEIN | OH | 45860 | MERCER | UNITED STATES | 221460 | 1 | ST. HENRY BANK, THE | 568126 | |
| Ok | 2/15/2017 | Full Service | 2910952 | NORTH-EASTERN BRANCH | 502 NORTH EASTERN AVENUE | SAINT HENRY | OH | 45883 | MERCER | UNITED STATES | 356698 | 2 | ST. HENRY BANK, THE | 568126 | |

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The St. Henry Bancorp, Inc.

Fiscal Year Ending December 31, 2016

Report Item 3: Securities Holders

1 (a)(b)(c) and 2 (a)(b)(c)

| Current Securities holders with ownership Control or holdings of 5% or more With power to vote as of fiscal year ending 12-31-16 | | | Securities holders 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 12-31-16 | | |
|--|---|--|--|---|--|
| 1(a) Name City, State, Country | 1(b) Country of Citizenship or incorporation | 1(c) Number & Percent of each class of voting securities | 2(a) Name, City State, Country | 2(b) Country of citizenship or incorporation | 2(c) Number & Percent of each class of voting securities |
| Rebecca Moorman Ottoville, OH, USA | USA | 253 -5.01% Common Stock | NONE | | |
| David J. Romer St. Henry, OH, USA | USA | 263-5.21% Common Stock | | | |
| Elizabeth Romer St. Henry, OH, USA | USA | 350-6.93% Common Stock | | | |
| John F. Romer St. Henry, OH, USA | USA | 688-13.63% Common Stock | | | |
| Margery Romer Columbia, SC, USA | USA | 282-5.59% Common Stock | | | |
| Ruth Romer St. Henry, OH, USA | USA | 300-5.94% Common Stock | | | |

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The St. Henry Bancorp, Inc.

Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

| (1) Names City, State, Country | (2) Principal Occupation if other than with Bank Holding Company | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title & Position with Subsidiaries (include name of subsidiaries) | (3)(c) Title & Position with other businesses (include names of other businesses) | (4)(a) Percentage of voting shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include name of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List companies and percentage of voting securities held) |
|---|--|--|---|---|--|--|---|
| John F. Romer St. Henry, OH, USA | N/A | Director / CEO | Director / CEO The St. Henry Bank | Director/CEO Ottoville Bank Co. | 13.63% | 0 | N/A |
| David J. Romer St. Henry, OH, USA | N/A | Director / President | Director/President The St. Henry Bank | President/Director Ottoville Bank Co. | 5.21% | 0 | N/A |
| Dennis Bills St. Henry, OH, USA | Retired | Director | Director The St. Henry Bank | N/A | .38% | 0 | N/A |
| Elizabeth Romer St. Henry, OH, USA | Retired | Director | Director The St. Henry Bank | N/A | 6.93% | 0 | N/A |
| Nicholas Gast St. Henry, OH, USA | Retired | Director | Director The St. Henry Bank | N/A | .16% | 0 | N/A |
| Karla Clune St. Henry, OH, USA | N/A | Secretary/Cashier | Secretary/Cashier The St. Henry Bank | N/A | 4.83% | 0 | N/A |