

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

I, Thomas A. Tonti

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

03/16/2015

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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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

December 31, 2014

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Tonti Financial Corporation

Legal Title of Holding Company

34 N. High Street

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

Columbus

OH

43215

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas A. Tonti

Agent

Name

Title

614-224-4331

Area Code / Phone Number / Extension

614-224-4338

Area Code / FAX Number

ttonti@tontiorg.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

- ☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☐ No



Board of Governors of the Federal Reserve System  
FEDERAL RESERVE BANK  
OF CLEVELAND



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Annual Report of Holding Companies—FR Y-6

STATISTICS & ANALYSIS  
DEPARTMENT

Report at the close of business as of the end of fiscal year

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I, Thomas A. Tonti

Name of the Holding Company Director and Official  
President

Title of the Holding Company Director and Official

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Signature of Holding Company Director and Official  
06/25/2015

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.

1069714

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

December 31, 2014

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address  
Tonti Financial Corporation

Legal Title of Holding Company

34 N. High Street

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

Columbus

OH

43215

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas A. Tonti

Agent

Name

Title

614-224-4331

Area Code / Phone Number / Extension

614-224-4338

Area Code / FAX Number

ttonti@tontiorg.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

- ☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
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☐ No

TONTI FINANCIAL CORPORATION  
FR Y-6 12/31/14

ITEM 1: ANNUAL REPORT, NO SPECIAL REPORT IS PREPARED FOR THE SHAREHOLDERS, HOWEVER THEY DO RECEIVE A FINANCIAL STATEMENT (ATTACHED)

ITEM 2: ORGANIZATIONAL CHART

TONTI FINANCIAL CORPORATION (PARENT COMPANY)  
(AN OHIO CORP)  
34 NORTH HIGH STREET  
COLUMBUS, OH 43215

FIRST BANK OF OHIO (SUBSIDIARY COMPANY)  
(AN OHIO CORP)  
(TONTI FINANCIAL CORPORATION OWNS APPROXIMATELY 93.53%)  
175 SOUTH WASHINGTON STREET  
TIFFIN, OH 44883

3333 W. BROAD ST. INC. (100% OWNED BY FIRST BANK OF OHIO) (AN OHIO CORP)  
34 NORTH HIGH STREET  
COLUMBUS, OHIO 43215

SHAREHOLDERS OF TONTI FINANCIAL CORPORATION

A. PATRICK TONTI  
COLUMBUS, OH  
U.S.A.  
24.4167 SHARES – 23.4%

MARY KIRWIN TONTI  
COLUMBUS, OH  
U.S.A.  
23.55 SHARES – 22.6%

TONTI FINANCIAL CORPORATION TRUST  
COLUMBUS, OH  
U.S.A.  
38.25 SHARES – (36.7%)

TONTI FINANCIAL CORPORATION TRUST II  
COLUMBUS, OH  
U.S.A.  
12.75 SHARES – (12.24%)

ALFRED E. TONTI TRUST  
COLUMBUS, OH  
U.S.A.  
5.2 SHARES – (4.99%)

ITEM 2b: SEE ATTACHED LIST OF BRANCH LOCATIONS

ITEM 3:1 SECURITIES HOLDERS  
SEE: “SHAREHOLDERS OF TONTI FINANCIAL CORP” ABOVE

ITEM 3:2 NOT APPLICABLE

ITEM 4: INSIDERS

A. PATRICK TONTI COLUMBUS, OH U.S.A.	OWNS 24.1667 SHARES – 23.4% OF TONTI FINANCIAL
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SECRETARY, TREASURER AND DIRECTOR OF  
TONTI FINANCIAL CORPORATION  
COLUMBUS, OH  
CONSULTANT, SELF-EMPLOYED

OTHER INTERESTS	THIRTY FOUR CORP OWNS 48.67%+/ VICE PRESIDENT AND DIRECTOR
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MARY KIRWIN TONTI COLUMBUS, OH U.S.A.	OWNS 23.55 SHARES – 22.6% OF TONTI FINANCIAL
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VICE-PRESIDENT, SECRETARY AND DIRECTOR OF  
TONTI FINANCIAL CORPORATION  
COLUMBUS, OH  
CONSULTANT, SELF-EMPLOYED

THOMAS A TONTI\*  
COLUMBUS, OH  
U.S.A.

PRESIDENT AND DIRECTOR OF TONTI FINANCIAL  
CORPORATION  
COLUMBUS, OH  
CONSULTANT, SELF-EMPLOYED  
PRESIDENT FIRST BANK OF OHIO

\*THOMAS A. TONTI AS TRUSTEE OF THE THREE TRUSTS LISTED  
IN ITEM 2 HAS THE AUTHORITY TO VOTE 56.2 SHARES – (53.93%)  
OF TONTI FINANCIAL CORP.

OTHER INTERESTS PRESIDENT OF T.INTERESTS CORP	OWNS 100%
--	-----------

PRESIDENT OF SOUTHAMPTON APARTMENTS II CORPORATION	100% OWNED BY T.INTERESTS CORP
PRESIDENT OF TONTI HOMES CORP	100% OWNED BY T.INTERESTS CORP
PRESIDENT 72-84 N. HIGH CORP	100% OWNED BY T. INTERESTS CORP
PRESIDENT OF NORTH HIGH CORP	OWNS 100%
PRESIDENT AND DIRECTOR OF THIRTY FOUR CORPORATION	OWNS 12.33%+/-

TONTI FINANCIAL CORPORATION TRUST  
(AN OHIO TRUST)  
COLUMBUS, OH  
U.S.A.

TONTI FINANCIAL CORPORATION TRUST II  
(AN OHIO TRUST)  
COLUMBUS, OH  
U.S.A.

Results: A list of branches for your holding company: TONTI FINANCIAL CORPORATION (1069714) of COLUMBUS, OH.  
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

#### 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		Full Service (Head Office)	586027	FIRST BANK OF OHIO	175 S WASHINGTON ST	TIFFIN	OH	44883	SENECA	UNITED STATES	6072		0 FIRST BANK OF OHIO	586027	
OK		Full Service	395827	BELPRE BRANCH	1100 WASHINGTON BLVD	BELPRE	OH	45714	WASHINGTON	UNITED STATES	230286		3 FIRST BANK OF OHIO	586027	
OK		Full Service	423524	BLOOMVILLE BRANCH	22 SOUTH MARION STREET	BLOOMVILLE	OH	44818	SENECA	UNITED STATES	220178		1 FIRST BANK OF OHIO	586027	
OK		Full Service	518626	MARIETTA BRANCH	320 FRONT ST	MARIETTA	OH	45750	WASHINGTON	UNITED STATES	8631		2 FIRST BANK OF OHIO	586027	
OK		Full Service	303970	MOUNT VERNON BRANCH	115 W HIGH STREET	MOUNT VERNON	OH	43050	KNOX	UNITED STATES	230288		4 FIRST BANK OF OHIO	586027	