

Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies — FR Y-6

FEDERAL RESERVE BANK
 OF CLEVELAND

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, 2018

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, **THOMAS A. TONTI**

Name of the Holding Company Director and Official

PRESIDENT

Title of the Holding Company Director and Official

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

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

THOMAS A. TONTI

PRESIDENT

Name

Title

614-224-4331

Area Code / Phone Number / Extension

614-224-4338

Area Code / FAX Number

ttoni@tontiorg.com

E-mail Address

Forw. financial info by T. A. Tonti

Signature of Holding Company Director and Official

03/25/2019

Date of Signature

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

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.

1069219

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."		

TONTI FINANCIAL CORPORATION
FR Y-6 12/31/18

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)***LEI is N/A unless otherwise noted**

(AN OHIO CORP)
34 NORTH HIGH STREET
COLUMBUS, OH 43215

FIRST BANK OF OHIO (SUBSIDIARY COMPANY)***LEI is N/A, unless otherwise noted**

(AN OHIO CORP)
(TONTI FINANCIAL CORPORATION OWNS APPROXIMATELY 93.54%)
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

TONTI FINANCIAL CORPORATION TRUST
COLUMBUS, OH
U.S.A.
41.25 SHARES – (71.37%)

TONTI FINANCIAL CORPORATION TRUST II
COLUMBUS, OH
U.S.A.
13.75 SHARES – (23.79%)

ALFRED E. TONTI TRUST
COLUMBUS, OH
U.S.A.
2.8 SHARES – (4.84%)

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

LAUREN E. TONTI
COLUMBUS, OH
U.S.A.

VICE PRESIDENT, TREASURER AND DIRECTOR OF
TONTI FINANCIAL CORPORATION
COLUMBUS, OH

OTHER INTERESTS

SEC'Y/TREASURER OF THIRTY FOUR CORP OWNS 25.33% OF THIRTY FOUR CORP

SARAH N. TONTI
COLUMBUS, OH
U.S.A.

SECRETARY AND DIRECTOR OF
TONTI FINANCIAL CORPORATION
COLUMBUS, OH

OTHER INTERESTS

OWNS 25.33% OF THIRTY FOUR CORP

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 57.8 SHARES – (100%)
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 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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**

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
OK		Full Service (Head Office)	586027	FIRST BANK OF OHIO	175 S WASHINGTON ST	TIFFIN	OH	44883	SENECA
OK		Full Service	395827	BELPRE BRANCH	1100 WASHINGTON BLVD	BELPRE	OH	45714	WASHINGTON
OK		Full Service	423524	BLOOMVILLE BRANCH	22 SOUTH MARION STREET	BLOOMVILLE	OH	44818	SENECA
OK		Full Service	518626	MARIETTA BRANCH	320 FRONT ST	MARIETTA	OH	45750	WASHINGTON
OK		Full Service	303970	MOUNT VERNON BRANCH	115 W HIGH STREET	MOUNT VERNON	OH	43050	KNOX

column.

Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	