

Restricted FR

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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SUSAN M. WATSON
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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, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Jody L. Bidlack

Name of the Holding Company Director and Official

Vice-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.

Edon Bancorp, Inc.

Legal Title of Holding Company

PO Box 38

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

Edon OH 43518

City State Zip Code

101 N Michigan St

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jody L. Bidlack Vice-President

Name Title

419-272-2521

Area Code / Phone Number / Extension

419-272-3156

Area Code / FAX Number

jbidlack@edonstatebank.com

E-mail Address

N/A

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

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.

Jody L. Bidlack
Signature of Holding Company Director and Official

3-16-2020

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 4315999

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

2. a letter justifying this request has been provided separately ...

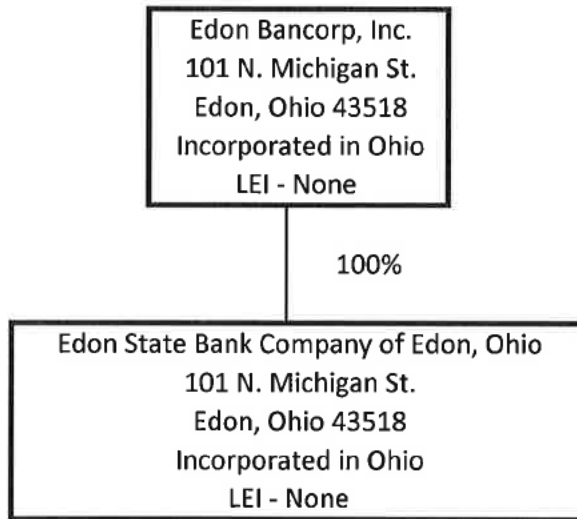
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

FORM FR Y-6

EDON BANCORP, INC.

Edon, Ohio

Fiscal Year Ending December 31, 2019



Report Item 2a: Organization Chart

Form FR Y-6

EDON BANCORP, INC.
EDON, OHIO
Fiscal Year Ending December 31, 2019

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019			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 12-31-2019		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
John G. Toner Edon, OH USA	USA	16,875 Shares Common Stock 11.25%	N/A		
John G. Toner Marilyn C. Toner Edon, OH USA	USA USA	4,500 Shares Common Stock (Joint Ownership) 3.00%			
Marilyn C. Toner Edon, OH USA	USA	13,646 Shares Common Stock 9.10%			

Form FR Y-6

EDON BANCORP, INC.
EDON, OHIO
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Estel Wyrick, Jr. Edon, Ohio, USA	Retired Banker	Director, Sec-Treas & Chairman of Board	Director, Chairman of Board & Sec-Treas of Edon State Bank Company	N/A	0.03%	N/A	N/A
Jody L. Bidlack Pioneer, Ohio, USA	Vice-President of Edon State Bank Company	Director & Vice-President	Director & Vice-President of Edon State Bank Company	N/A	0.15% **	N/A	N/A
Lee Dick Montpelier, Ohio USA	President of Edon State Bank Company	Director & President	Director & President of Edon State Bank Co	N/A	0.17% **	N/A	N/A

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John G. Toner * Edon, Ohio, USA	Retired banker	None	None	N/A	11.25%	N/A	N/A
Marilyn C. Toner * Edon, Ohio, USA	Retired	None	None	N/A	9.10%	N/A	N/A
*In the aggregate these family members own 10% or more voting securities and therefore they are both listed as Principal Shareholders. In addition to the individual percentages of voting securities shown above, these two people jointly own an additional 3% of voting securities.							
Larry W. Dewire Edon, Ohio, USA	Small Business Owner	Director	Director of Edon State Bank Company	President of Pioneer Main Stop	1.44%	N/A	N/A
Keith E. Crowl Hamilton, Indiana USA	Farmer	Director	Director of Edon State Bank Company	N/A	0.02%	N/A	N/A
David C. Newcomer Bryan, Ohio, USA	Retired Attorney	Director	Director of Edon State Bank Company	N/A	3.06%	N/A	N/A
David J. Curry Edon, Ohio, USA	Farmer	Director	Director of Edon State Bank Company	N/A	0.27% **	N/A	N/A

** The voting securities listed for these Insiders include securities jointly owned with their spouses.

Results: A list of branches for your depository institution: EDON STATE BANK COMPANY OF EDON, OHIO, THE (ID_RSSD: 804815).
 This depository institution is held by EDON BANCORP, INC. (4315999) of EDON, OH.
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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)	804815	EDON STATE BANK COMPANY OF EDON, OHIO, THE	101 NORTH MICHIGAN STREET	EDON	OH	43518	WILLIAMS	UNITED STATES	Not Required	Not Required	EDON STATE BANK COMPANY OF EDON, OHIO, THE	804815	

Report Item 2b: Domestic Branch Listing