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(a)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(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, 5395, 5412, 1850e(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, Kathleen L. Fischer

Name of the Holding Company Director and Officer

President

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 251, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Officer

03/20/2020

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

C.I.

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

December 31, 2019

Month / Day / Year

NONE

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

Reporter's Name, Street, and Mailing Address

Metamora Bancorp, INC

Legal Title of Holding Company

120 E. Main Street, PO Box F

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

Physical Location (if different from mailing address)

Metamora

OH

43560

Cty

State

Zip Code

Person to whom questions about this report should be directed:

Kathleen L Fischer

President & CEO

Name

419-885-1996

Area Code / Phone Number / Extension

419-885-5615

Area Code / FAX Number

kfischer@metoramabank.com

E-mail Address

www.metoramabank.com

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

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

☐ 0-Yes

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 5.59 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, 5th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
Form FR Y-6  
Metamora Bancorp, Inc.  
Legal Entity Identifier (LEI): LEI - N/A  
120 E. Main Street, Metamora, Ohio 43540  
Fiscal Year Ending December 31, 2019

REPORT ITEM 1: ANNUAL REPORT TO SHAREHOLDERS - Financials Attached

REPORT ITEM 2a: ORGANIZATIONAL CHART

[Diagram showing organizational structure]

REPORT ITEM 2b: Domestic Branch Listing - FRY6 RSSD ID: 1133204- FULL INITIAL PUBLIC 2019/12/31 OH

Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 31, 2019 year end is the owner and holder of all 203,878 shares issued of the common stock of the Metamora State Bank, (LEI- N/A). Metamora, Ohio. The affiliates of Metamora Bancorp, Inc 100%

Report Item 3: Shareholders

(1) Name and address/Country of Citizenship          # of shares           % of class of Voting

CEDE & Company                                      11,284               6%
New York, NY/USA

*Mildred A Mossing                                   7,200               4%
Metamora, OH /USA
<table>
<thead>
<tr>
<th>Name and address/Country of Citizenship</th>
<th># of shares</th>
<th>% of class of Voting</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Matthew J Mossing Metamora, OH/USA</td>
<td>2,760</td>
<td>1%</td>
</tr>
<tr>
<td>*Constance Jo Reichert Waterville, OH/USA</td>
<td>2,760</td>
<td>1%</td>
</tr>
<tr>
<td>*Christine M Zirkle Wauseon, OH/USA</td>
<td>2,760</td>
<td>1%</td>
</tr>
<tr>
<td>*Catherine Mossing Metamora, OH/USA</td>
<td>2,760</td>
<td>1%</td>
</tr>
<tr>
<td>*Riley E Reichert/Custodian Waterville, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Isabelle M Reichert/Custodian Waterville, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Jack J Reichert/Custodian Waterville, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Nicklaus J Reichert/Custodian Waterville, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Kyle Zirkle/Custodian Wauseon, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Sydney M Zirkle/Custodian Wauseon, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Haili N Mossing Metamora, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Cory M Mossing Metamora, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Chandler J Mossing Metamora, OH/USA</td>
<td>40</td>
<td>1%</td>
</tr>
<tr>
<td>*Mossing Family</td>
<td>12,840</td>
<td>6%</td>
</tr>
<tr>
<td>*Reichert Family</td>
<td>2,920</td>
<td>1%</td>
</tr>
<tr>
<td>*Zirkle Family</td>
<td>2,840</td>
<td>1%</td>
</tr>
</tbody>
</table>
### 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, enter 'Change' in the Data Action column and the date when the information becomes 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-9 file reporting requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-9 report may be submitted in a hard copy format or via the FR Y-9 Online Application: [https://y9online.federalreserve.gov](https://y9online.federalreserve.gov).

* FOC UNIFORM, Office Number, and ID_RSSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>Tec Unif</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office TF useDispatch comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>2/24/2015</td>
<td>Full Service</td>
<td>5193109</td>
<td>NAUGAR BANKING CENTER</td>
<td>10 W Main Street</td>
<td>NAUGAR</td>
<td>OR</td>
<td>91537</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>NAUGAR BANKING CENTER</td>
<td>NAUGAR</td>
<td>NAUGAR BANKING CENTER</td>
</tr>
<tr>
<td>OK</td>
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<td>91537</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>NAUGAR BANKING CENTER</td>
<td>NAUGAR</td>
<td>NAUGAR BANKING CENTER</td>
</tr>
</tbody>
</table>
Report Item 4: Directors, Officers and Principal Securities Holders

(4) Name and address/Country of Citizenship

Robert L Huskins
Delta, OH/USA
Outside Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Farmer: No other Affiliations

1%

David Pifer
Whitehouse, OH/USA
Outside Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Security: No other Affiliations

2%

James D Armstrong
Sylvania, OH/USA
Outside/ Director of Metamora Bancorp, Inc
And the Metamora State Bank
Retired Banker - No other Affiliations

1%

Joseph W Dammann
Lyons, OH 43533-9710
Outside/ Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Retired Banker – No other Affiliations

1%

Kathleen L. Fischer
Metamora, OH/USA
President/CEO/Inside Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Executive Banker - No other Affiliations

1%

*Constance J. Reichert
Whitehouse, OH/USA
Outside Directors of Metamora State Bank
And the Metamora Bancorp INC.
Business-No Affiliations

Report Item 4 (a) (b) (c): Percent of each class of voting securities owned

(a) None
(b) None
(c) None