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. §§ 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, 518, 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.

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.

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
03/17/2020

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

RASSID ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

Month / Day / Year

N/A

Reporters’ 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 PRESIDENT

Name Title

614-224-4331
Area Code / Phone Number / Extension

614-224-4338
Area Code / FAX Number

tonti@tontiorg.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? □ 0=No □ 1=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 5.50 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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
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, OH 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 THRITY 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
PRESIDENT OF SOUTHAMPTON
APARTMENTS II CORPORATION
PRESIDENT OF TONTI HOMES CORP
PRESIDENT 72-84 N. HIGH CORP
PRESIDENT OF NORTH HIGH CORP

OWNS 100%
100% OWNED BY T. INTERESTS CORP
100% OWNED BY T. INTERESTS CORP
100% OWNED BY T. INTERESTS 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.
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 opened by the 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 print copy to your FRB contact. See the detailed instructions on this site for more information.

If you are entering this to your FRB contact, put your institution name, city and state in the subject line of the email.

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://stgonline.blsnkrreserv.gov.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINC/M</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>DX</td>
<td>Full Service</td>
<td>506627</td>
<td>FIRST BANK OF OHIO</td>
<td>175 S WASHINGTON ST</td>
<td>EFFIN</td>
<td>OH</td>
<td>44683</td>
<td>SENCA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST BANK OF OHIO</td>
<td>586027</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DX</td>
<td>Full Service</td>
<td>395527</td>
<td>BELPRE BRANCH</td>
<td>1000 WASHINGTON BLDG</td>
<td>BELPRE</td>
<td>OH</td>
<td>49714</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST BANK OF OHIO</td>
<td>586027</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DX</td>
<td>Full Service</td>
<td>412324</td>
<td>BLOOMFIELD BRANCH</td>
<td>22 SOUTH MAIN STREET</td>
<td>BLOOMFIELD</td>
<td>OH</td>
<td>44623</td>
<td>SENCA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST BANK OF OHIO</td>
<td>586027</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DX</td>
<td>Full Service</td>
<td>116836</td>
<td>MARINETTA BRANCH</td>
<td>100 FRONT ST</td>
<td>MARINETTA</td>
<td>OH</td>
<td>45760</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST BANK OF OHIO</td>
<td>586027</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DX</td>
<td>Full Service</td>
<td>113790</td>
<td>MOUNT VERNON BRANCH</td>
<td>155 HIGH STREET</td>
<td>MOUNT VERNON</td>
<td>OH</td>
<td>43050</td>
<td>KNOX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST BANK OF OHIO</td>
<td>586027</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>