

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)); 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, 2021**

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 P.O. Box F

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

Metamora Ohio 43540  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
**Kathleen L. Fischer** **President & CEO**

Name Title

419-885-1996

Area Code / Phone Number / Extension

419-885-5151

Area Code / FAX Number

kfisher@metamorabank.com

E-mail Address

www.metamorabank.com

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

**I, Kathleen L Fischer**

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

I 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.

*Kathleen L. Fischer*  
 Signature of Holding Company Director and Official

03/17/2022 5/3/2022 5/31/2022  
 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.

Is confidential treatment requested for any portion of this report submission?  No  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 ...

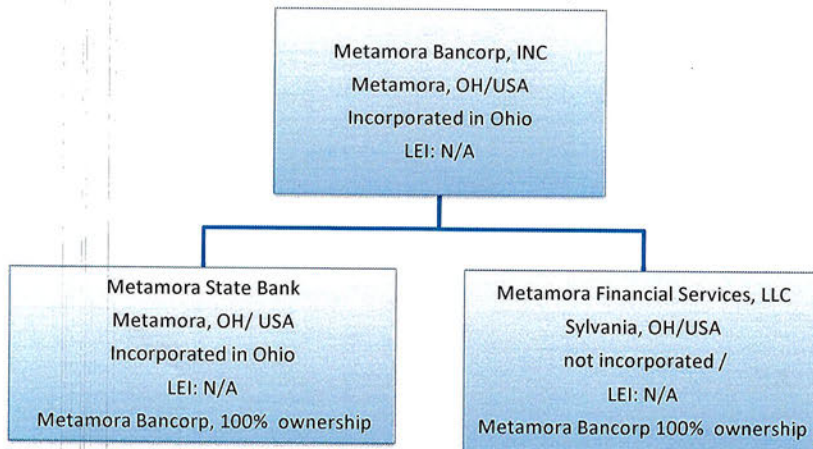
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6  
Metamora Bancorp, Inc.  
Legal Entity Identifier (LEI): LEI - N/A  
Metamora, Ohio  
Fiscal Year Ending December 31, 2021

REPORT ITEM

1: ANNUAL REPORT TO SHAREHOLDERS -Financials Attached.

2a: ORGANIZATIONAL CHART



Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 31, 2021 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. Metamora Financial Services, LLC is a Limited Liability Company, for general purpose managing members. The affiliates of Metamora Bancorp, Inc are 100% owned by the subsidiary, and non-subsiary are not controlled by any other means.

2b: Domestic Branch Listing - FRY6 RSSD ID: 1133204- FULL INITIAL PUBLIC 2021/12/31 OH

Results: A list of branches for your depository institution: METAMORA STATE BANK, THE (ID\_RSSD: 533227).  
 This depository institution is held by METAMORA BANCORP, INC. (1133204) of METAMORA, OH.  
 The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

**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)	533227	METAMORA STATE BANK, THE	120 EAST MAIN STREET	METAMORA	OH	43540	FULTON	UNITED STATES	Not Required	Not Required	METAMORA STATE BANK, THE	533227	
OK		Full Service	5375365	MAUMEE BANKING CENTER	501 WEST DUSSEL DRIVE, SUITE C	MAUMEE	OH	43537	LUCAS	UNITED STATES	Not Required	Not Required	METAMORA STATE BANK, THE	533227	
OK		Full Service	2367088	SYLVANIA BANKING CENTER BRANCH	8282 ERIE STREET	SYLVANIA	OH	43560	LUCAS	UNITED STATES	Not Required	Not Required	METAMORA STATE BANK, THE	533227	

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**Metamora, Ohio**  
**Fiscal Year Ending December 31, 2021**

**Report Item 3: Securities Holders**  
**(1)(a)(b)(c) and (2)(a)(b)(c)**

Current securities holders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12-31-2021			Securities holders not listed in 3(1)(a) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2021		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number and % of Class	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship	(2)(c) Number and % of Class
<b>CEDE &amp; Company New York, NY/USA</b>	<b>USA</b>	<b>11,284 6%- Common Stock</b>	N/A	N/A	N/A
<b>MOSSING FAMILY (acting in concert)</b>					
Mildred A Mossing Metamora, OH /USA	USA	7,200 4%- Common Stock	N/A	N/A	N/A
Catherine Mossing Metamora, OH/USA	USA	2,760 1%-Common Stock			
Constance Jo Reichert Waterville, OH/USA	USA	2,760 1%-Common Stock			
Riley E Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Isabelle M Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Jack J Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Nicklaus J Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Christine M Zirkle Wauseon, OH/USA	USA	2,760 1%-Common Stock			
Kyle Zirkle/Custodian Wauseon, OH/USA	USA	40 1%-Common Stock			

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Sydney M Zirkle/Custodian Wauseon, OH/USA	USA	40	1%-Common Stock	N/A	N/A	N/A
Matthew J Mossing Metamora, OH/USA	USA	2,760	1%-Common Stock			
Haili N Mossing Metamora, OH/USA	USA	40	1%-Common Stock			
Cory M Mossing Columbus, OH/USA	USA	40	1%-Common Stock			
Chandler J Mossing Pittsburgh, PA/USA	USA	40	1%-Common Stock			
<b>*MOSSING FAMILY (acting in concert)</b>		<b>18,600-</b>	<b>9%- Common Stock</b>			
<b>MALONE FAMILY (ACTING IN CONCERT)</b>						
Michael J Malone Petoskey, MI/USA	USA	9,388	5% - Common Stock	N/A	N/A	N/A
Molly Malone Hill Painesville, OH/USA	USA	3,595	2%-Common Stock			
Maryann M Hueston Canyon, TX/USA	USA	100	1%- Common Stock			
<b>*MALONE FAMILY (acting in concert)</b>		<b>13,083-</b>	<b>6% - Common Stock</b>			

\*Family Total % Shares held

\*\* Total Outstanding Shares 203,878

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**Fiscal Year Ending December 31, 2021**

**Report Item 4: Insiders**  
**(1),(2),(3)(a)(b)(c) and (4)(a)(b)(c)**

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries(include names of Subsidiaries	(3)(c)Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b)Percentage of Voting Shares in Subsidiaries( include names of Subsidiaries	(4)(c)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)
David L. Pifer Whitehouse, OH, USA	Security Strategic Planner	Director & Chairman	Director & Chairman, Metamora State Bank	Intermediate Strategic Planner-Air& Space Operations	2%	2% Metamora State Bank	N/A
James D Armstrong Sylvania, OH, USA	Retired	Director	Director, Metamora State Bank	N/A	1%	1% Metamora State Bank	N/A
Joseph W Damman, Lyons, OH, USA	Retired	Director	Director, Metamora State Bank	N/A	1%	1% Metamora State Bank	N/A
Kathleen L Fischer, Sylvania, OH, USA	None	Inside Director, President	Inside Director, President & CEO Metamora State Bank Sole-Manager/Member Metamora Financial Services	N/A	1%	1% Metamora State Bank	N/A
Constance J Reichert, Whitehouse, OH, USA	None	Director	Director, Metamora State Bank	N/A	1%	1% Metamora State Bank	N/A
Jan A Watkins, Sylvania, OH, USA	Funeral Director, CPA	Director	Director, Metamora State Bank	Funeral Director, Reeb's Funeral Home	2%	2% Metamora State Bank	N/A
Kendra Mossing Blissfield, MI, USA	None	Secretary	Branch Operations, Secretary of Board, Metamora State Bank	N/A	0%	0%	N/A