

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.

I, **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]*

Signature of Holding Company Director and Official

3/1/22

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, 2021**

Month / Day / Year

N/A

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

Reporter's 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**                      **Ohio**                       **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

**ttonti@tontiorg.com**

E-mail Address

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

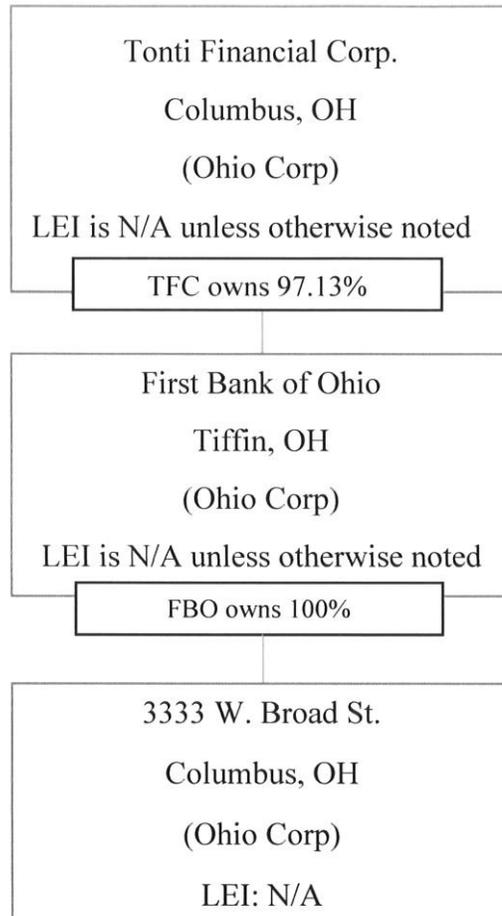
Is confidential treatment requested for any portion of this report submission? .....	0=No	1=Yes	<input type="checkbox"/>	<input checked="" type="checkbox"/>
In accordance with the General Instructions for this report (check only one),				
1. a letter justifying this request is being provided along with 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."				

**Report Item: 1**

Annual Report, no special report is prepared for the shareholders, however they do receive a financial statement.

**Report Item: 2**

**Organizational Chart**



**Results:** A list of branches for your depository institution: **FIRST BANK OF OHIO (ID\_RSSD: 586027)**.  
 This depository institution is held by **TONTI FINANCIAL CORPORATION (1069714) of COLUMBUS, 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)	586027	FIRST BANK OF OHIO	175 S WASHINGTON ST	TIFFIN	OH	44883	SENECA	UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
OK		Full Service	395827	BELPRE BRANCH	1100 WASHINGTON BLVD	BELPRE	OH	45714	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
OK		Full Service	423524	BLOOMVILLE BRANCH	22 SOUTH MARION STREET	BLOOMVILLE	OH	44818	SENECA	UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
OK		Full Service	518626	MARIETTA BRANCH	320 FRONT ST	MARIETTA	OH	45750	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	
OK		Full Service	303970	MOUNT VERNON BRANCH	115 W HIGH STREET	MOUNT VERNON	OH	43050	KNOX	UNITED STATES	Not Required	Not Required	FIRST BANK OF OHIO	586027	

**Report Item: 3****Tonti Financial Corp.****FR Y-6 Form**

<b>(1a) Name, City, State, Country</b>	<b>(1b) Country of Citizenship or Incorporation</b>	<b>(1c) Number and Percentage of each Class of Voting Securities</b>	<b>(2a) Name, City, State, Country</b>	<b>(2b) Country of Citizenship or Incorporation</b>	<b>(2c) Number and Percentage of each Class of Voting Securities</b>
Tonti Financial Corporation Trust Columbus, OH U.S.A.  Thomas A. Tonti Trustee	U.S.A	41.25 Shares – (71.37%) Common	N/A	N/A	N/A
Tonti Financial Corporation Trust II Columbus, OH U.S.A.  Thomas A. Tonti Trustee	U.S.A	13.75 Shares – (23.79%) Common	N/A	N/A	N/A
Alfred E. Tonti Trust Columbus, OH U.S.A.  Thomas A. Tonti Trustee	U.S.A	2.8 Shares – (4.84%) Common	N/A	N/A	N/A

**Report Item: 4**

**Tonti Financial Corporation**

**FR Y-6 Form**

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3a) Title & Position with Holding Company	(3b) Title & Position with Subsidiaries (include names of subsidiaries)	(3c) Title and Position with Other Businesses (include names of other businesses)	(4a) Percentage of Voting Shares in Holding Company	(4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4c) 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)
Lauren E. Tonti Columbus, OH U.S.A	Real Estate Management and Development	Vice President, Treasurer, and Director	Director (First Bank of Ohio) Director (3333 W. Broad Inc.)	Secretary, Treasurer and Director of 34 Corp.	N/A	N/A	34 Corp (25.33%)
Sarah N. Tonti Columbus, OH U.S.A.	Marketing Research	Secretary and Director	Director (First Bank of Ohio)	Director of 34 Corp.	N/A	N/A	34 Corp (25.33%)
Thomas A. Tonti Columbus, OH U.S.A.	Self-Employed; Real Estate; Finance	President and Director	President and Director (First Bank of Ohio) President and Director (3333 W. Broad Inc.)	President of: T. Interest Corp. Southampton Apartments II Corp. Tonti Homes Corp. 72-84 N. High Corp. North High Corp.  President and Director of: 34 Corp.  Trustee: Tonti Financial Corp. Trust Tonti Financial Corp. Trust II Alfred E Tonti Trust	Trustee: Tonti Financial Corp. Trust (71.37%) Tonti Financial Corp. Trust II (23.79%) Alfred E Tonti Trust (4.84%)	Trustee First Bank of Ohio (97.13%)  Individually 2.87% of First Bank of Ohio  Trustee 3333 W. Broad Inc. (100%)	T. Interest Corp. (100%) Southampton Apartments II Corp. (100%)* Tonti Homes Corp. (100%)* 72-84 N. High Corp. (100%)* North High Corp. (100%)  *Southampton Apartments II Corp., Tonti Homes Corp. & 72-84 N. High Corp. are wholly owned by Subsidiaries of T. Interest Corp.