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FEDERAL RESERVE BANK
OF CLEVELAND

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, Kathleen L. Fischer
Name of the Holding Company Director and Official
President & CEO
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
06/30/2016
Date of Signature

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
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
Metamora OH 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
kfischer@metamorabank.com
E-mail Address
www.metamorabank.com
Address (URL) for the Holding Company's web page

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. _____

Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

Form FR Y-6
Metamora Bancorp, Inc.
Legal Entity Identifier (LEI): None
120 E. Main Street, Metamora, Ohio 43540
Fiscal Year Ending December 31, 2015

REPORT ITEM 1: ANUUAL REPORT TO SHAREHOLDERS -Financials Attached

REPORT ITEM 2: ORGANIATIONAL CHART (list below)

REPORT ITEM 2b: FR Y-6 Report FYE 12/31/2015, Metamora Bancorp, Inc, Metamora, OH

Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 31, 2015 year end is the owner and holder of all 115,309 shares issued of the common stock of the Metamora State Bank, (LEI- N/A). Metamora, Ohio. The only affiliate of Metamora Bancorp, Inc 100%

Report Item 3: Shareholders

(1) Name and address/Country of Citizenship	# of shares	% of class of Voting
Fred G. Mousing Metamora, OH/USA	8400	7%

(2) None

Report Item 4: Directors and Officers

Name, City, State, Country of Citizenship

Robert L Huskins Delta, OH/USA Outside Director of Metamora Bancorp, Inc. And the Metamora State Bank Farmer: No other Affiliations	1300	1%
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David Pifer Whitehouse, OH/USA Outside Director of Metamora Bancorp, Inc. And the Metamora State Bank Security: No other Affiliations	2200	2%
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Edward M Zraik Sylvania, OH/USA Outside Director of Metamora Bancorp, Inc. And the Metamora State Bank Business- No other Affiliations	200	1%
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James D Armstrong Sylvania, OH/USA Secretary/Outside Director of Metamora Bancorp, Inc And the Metamora State Bank Retired Banker-No other Affiliations	200	1%
Henry Geha III Monclova, OH/USA Outside Director of Metamora Bancorp, Inc And the Metamora State Bank Attorney-No other Affiliations	200	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	550	1%
Constance J. Reichert Whitehouse, OH/USA Outside Directors of Metamora State Bank And the Metamora Bancorp INC. Business-No Affiliations	180	1%

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 **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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	10375		0 METAMORA STATE BANK, THE	533227	
OK		Full Service	2367088	SYLVANIA BANKING CENTER BRANCH	8282 ERIE STREET	SYLVANIA	OH	43560	LUCAS	UNITED STATES	237556		1 METAMORA STATE BANK, THE	533227	