

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, Kathleen L. Fischer

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.

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

December 31, 2018

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

<u>Metamora</u>	<u>OH</u>	<u>43560</u>
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

[Signature]
 Signature of Holding Company Director and Official

03/05/2019

Date of Signature

9/25/2019

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? 0=No 1=Yes 0

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."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

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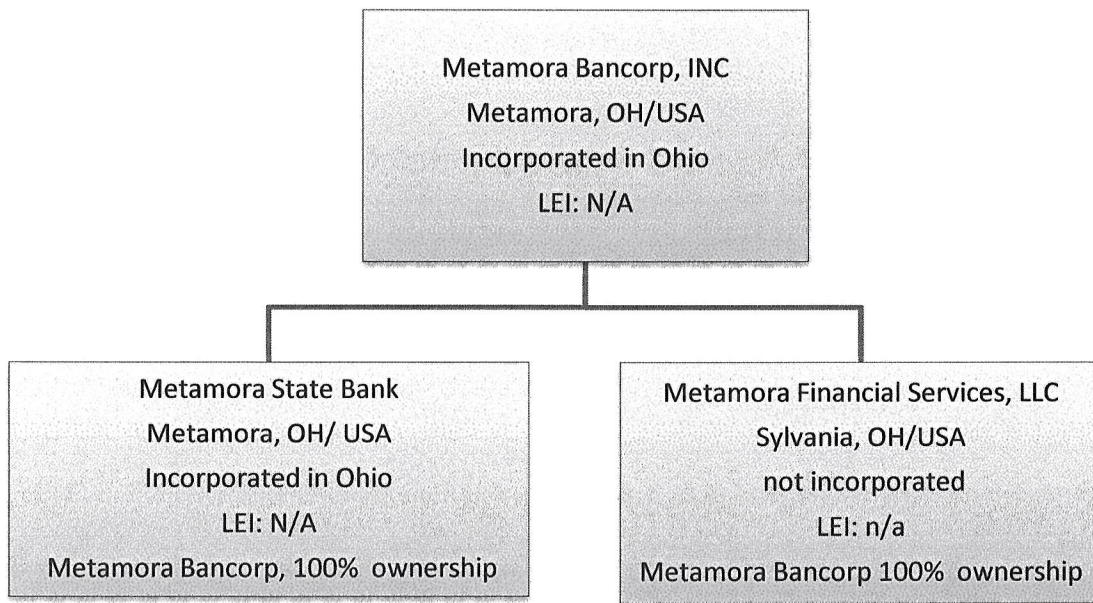
City State Zip Code

Physical Location (if different from mailing address)

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, 2018

REPORT ITEM 1: ANUUAL REPORT TO SHAREHOLDERS -Financials Attached

REPORT ITEM 2a: ORGANIATIONAL CHART



REPORT ITEM 2b: Domestic Branch Listing - FRY6 RSSD ID: 1133204- FULL INTIAL PUBLIC 2018/12/31 OH

Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 31, 2018 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 New York, NY/USA	11,284	6%
*Mildred A Mossing Metamora, OH /USA	7,200	4%

(1) Name and address/Country of Citizenship	# of shares	% of class of Voting
*Matthew J Mossing Metamora, OH/USA	2,760	1%
*Constance Jo Reichert Waterville, OH/USA	2,760	1%
*Christine M Zirkle Wauseon, OH/USA	2,760	1%
*Catherine Mossing Metamora, OH/USA	2,760	1%
*Riley E Reichert/Custodian Waterville, OH/USA	40	1%
*Isabelle M Reichert/Custodian Waterville, OH/USA	40	1%
*Jack J Reichert/Custodian Waterville, OH/USA	40	1%
*Nicklaus J Reichert/Custodian Waterville, OH/USA	40	1%
*Kyle Zirkle/Custodian Wauseon, OH/USA	40	1%
*Sydney M Zirkle/Custodian Wauseon, OH/USA	40	1%
*Haili N Mossing Metamora, OH/USA	40	1%
*Cory M Mossing Metamora, OH/USA	40	1%
*Chandler J Mossing Metamora, OH/USA	40	1%

2) Name and address/Country of Citizenship	# of shares	% of class of Voting
Fred G Mossing (deceased/prior stock split) Metamora, OH/USA	8,400	8%

- 3(1) Related family members of Fred Mossing, spouse(mother), children, grandchildren

*Constance J. Reichert 1%
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

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 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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	2367088	SYLVANIA BANKING CENTER BRANCH	8282 ERIE STREET	SYLVANIA	OH	43560	LUCAS	UNITED STATES	Not Required	Not Required	METAMORA STATE BANK, THE	533227	