

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, 2019

Month / Day / Year

549300KN09C1BXSMCB85

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

Reporter's Name, Street, and Mailing Address

Maple Leaf Financial, Inc.

Legal Title of Holding Company

10800 Kinsman Road

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

Newbury

OH

44065

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Carl D Culp

SEVP/CFO

Name

Title

330-533-3341

Area Code / Phone Number / Extension

330-533-0451

Area Code / FAX Number

cculp@farmersbankgroup.com

E-mail Address

www.farmersbankgroup.com

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

I, Carl D Culp

Name of the Holding Company Director and Official

SEVP/CFO

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.

Carl D. Culp 9/16/20

Signature of Holding Company Director and Official

09/16/2020

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

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."

Maple Leaf Financial, Inc.

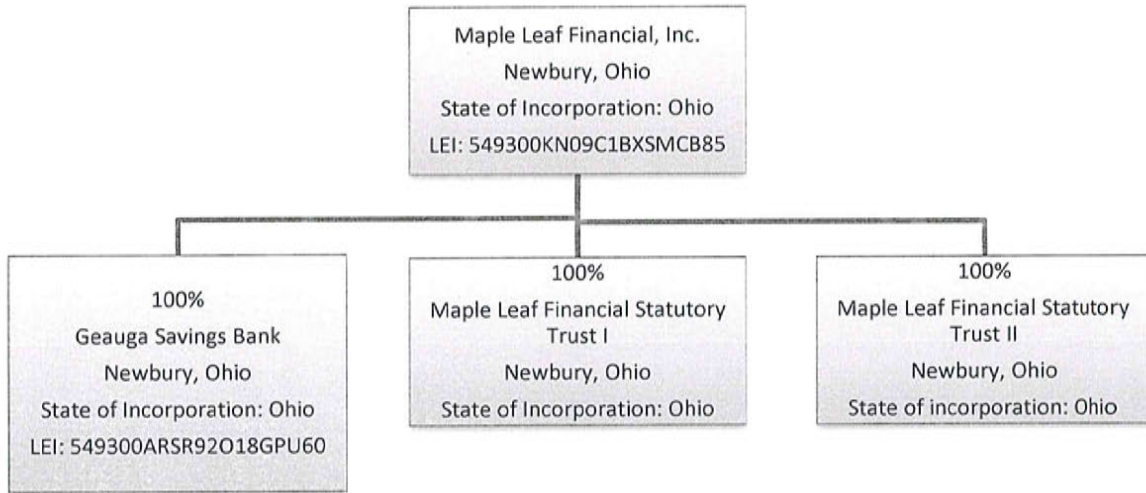
FR Y-6
Annual Report of Holding Companies
Fiscal year ending December 31, 2019

Report Item:

- 1 The savings and loan holding company prepares an annual report for its shareholders and is not registered with the SEC.

** The 2019 Annual Report is not enclosed. Please note, effective January 7, 2020 Farmers National Bancorp, Inc. and Farmers National Bank of Canfield, OH acquired Maple Leaf Financial, Inc. and Geauga Savings Bank.

- 2a Organizational Chart



LEI is N/A unless noted

- 2b Branch Information is included in this report.

Results: A list of branches for your holding company: MAPLE LEAF FINANCIAL, INC. (3828625) of NEWBURY, OH
 The data are as of 12/31/2019. Data reflects information that was received and processed through 12/ 31/2019.

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)	291273	GEAUGA SAVINGS BANK	10800 KINSMAN	NEWBURY	OH	44065	GEAUGA	UNITED STATES	Not Required	Not Required	GEAUGA SAVINGS BANK	291273	
OK		Full Service	5211016	BEACHWOOD BRANCH GEAUGA SAVINGS BANK	24755 CHAGRIN BOULEVARD SUITE 100	BEACHWOOD	OH	44122	CUYAHOGA	UNITED STATES	Not Required	Not Required	GEAUGA SAVINGS BANK	291273	

Form FR Y-6

Legal Title of Holding Company: Maple Leaf Financial, Inc.
 Fiscal Year End: 12/31/2019

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

***Instructions: Please complete all items in red, in addition to including all applicable securities holders for Items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A."
 (Please see Appendix A of the report instructions for an example of how to report Items 1 and 2.) Once complete, please print sheet and include in your hardcopy of the report.

***Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

Institution's Note: (If you would like to include a note, please add it here.)

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019.			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2019.		
1(a) Name, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	2(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)
Howard Amster, Beachwood, Ohio	USA	17,121.35 shs Common Stock 26.19%	None	None	None
Cosmo Bordonaro, Cleveland, Ohio	USA	1,541.57 shs Common Stock 5.44%	None	None	None
William Costaras, Beachwood, Ohio	USA	8,011.32 shs Common Stock 10.8%	None	None	None
Tamra Gould, Beachwood, Ohio	USA	3,723.14 shs Common Stock 9.6%	None	None	None
Robert Kanner, Cleveland Heights, Ohio	USA	5,192.80 shs Common Stock 9.7%	None	None	None
*We are reporting percentage of ownership in terms of votes. We have 2 classes of stock with different numbers of votes. Class A is 1 vote per share and Class B is 20 votes per share.					

Report Item 4: Insiders

1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to

***Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the

Institution's Note: (If you would like to include a note, please add it here.)

(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 Companies (include names of other companies)	(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)
Howard Amster, Beachwood, Ohio, USA	Financial Consultant, McDonald Partners, LLC (securities brokerage) and private securities and real estate investor	Director	Director; Geauga Savings Bank	Financial Consultant, McDonald Partners, LLC (securities brokerage) and private securities and real estate investor; also has an 80% ownership interest in Timber Ridge of Westlake LTD	26.19%		0 See Exhibit I
Robert M. Bloom, Chesterland, Ohio, USA	President of Bloom Brothers Supply, (retail appliance, hardware and building materials dealer)	Director	Director; Geauga Savings Bank	President of Bloom Brothers Supply, (retail appliance, hardware and building materials dealer)	1.38%		0 none
Cosmo Bordonaro, Cleveland, Ohio, USA	Owner Miles Bi-Rite (retail grocery store)	Director	Director; Geauga Savings Bank	Owner Miles Bi-Rite (retail grocery store)	5.44%		0 none
William Costaras, Beachwood, Ohio, USA	Financial Consultant, McDonald Partners, LLC (securities brokerage) and private securities and real estate investor	Director	Director; Geauga Savings Bank	Financial Consultant, McDonald Partners, LLC (securities brokerage) and private securities and real estate investor	10.80%		0 none
James E. Kleinfelter, Newbury, Ohio, USA	President and Chief Executive Officer of Maple Leaf Financial and Gauga Savings Bank	Director; President and Chief Executive Officer of Maple Leaf Financial	Director; President and Chief Executive Officer of Gauga Savings Bank	none	1.00%		0 none
Dennis E. Prots, Chardon, Ohio, USA	Retired	Director	Director; Geauga Savings Bank	none	0.91%		0 none
Dell Duncan, Beachwood, Ohio, USA	Executive Vice President of Maple Leaf Financial and Geauga Savings Bank	Executive Vice President	Executive Vice President, Gauga Savings Bank	none	0.30%		0 none
Stewart Fitz Gibbon, Newbury, Ohio, USA	Executive Vice President of Maple Leaf Financial and Geauga Savings Bank	Executive Vice President	Executive Vice President, Gauga Savings Bank	none	0.00%		0 none
Jean B. Edwards, Newbury, Ohio, USA	VP, CFO, Tresurer Maple Leaf Financial and Geauga Savings Bank	VP, CFO, Treasurer	VP, CFO, Tresurer Geauga Savings Bank	none	0.00%		0 none

Maple Leaf Financial, Inc.

EXHIBIT I

Private or Public Companies with an interest exceeding 25% as of December 31, 2019

Mr. Howard Amster

Amster Trading Company 23811 Chagrin Blvd., #200 Beachwood, OH 44122-5525	100% owned by Mr. Amster
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Horizon Group Properties 6250 North River Road, Suite 1040 Rosemont, IL 60018-4247	100% owned by Mr. Amster
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Pleasant Lake Apts., Corporation 23811 Chagrin Blvd., #200 Beachwood, OH 44122-5525	100% owned by Mr. Amster
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Pleasant Lake Apts., LTD Partnership 6940 South Edgerton Road Brecksville, OH 44141-3184	99% owned by Mr. Amster 1% owned by Pleasant Lake Apts., Corp.
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Timber Ridge of Westlake LTD 6940 South Edgerton Road Brecksville, OH 44141	80% owned by Mr. Amster 20% owned by Pleasant Lake Apts., Corp.

Mr. Amster has an interest exceeding 25% in the following entities through holdings by Pleasant Lake Apts., LTD Partnership

Daleville Somerset Tulare Outlet Center LP	Beachwood, Ohio
HGP Investments LLC	Beachwood, Ohio
Laughlin Holdings LLC	Beachwood, Ohio
Magnolia Bluff Factory Shops LP	Beachwood, Ohio
Medford Holdings LLC	Beachwood, Ohio
Monroe Outlet Center LLC	Beachwood, Ohio
Pleasant Lake Apartments	Beachwood, Ohio
Tulare Outlet Center LP	Beachwood, Ohio
Warrenton Holdings LLC	Beachwood, Ohio