

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.

Signature of Holding Company Director and Official

03/20/2020

Date of Signature

5.14.2020

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, 2019

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 43560  
 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

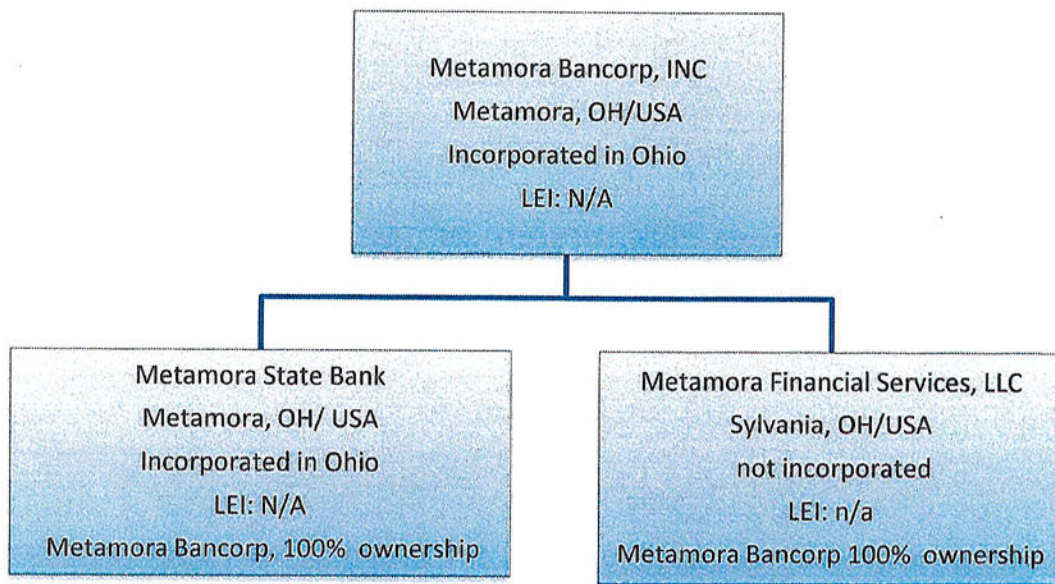
Address (URL) for the Holding Company's web page

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."		

**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, 2019**

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 2019/12/31 OH

Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 31, 2019 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%
*Mossing Family	12,840	6%
*Reichert Family	2,920	1%
*Zirkle Family	2,840	1%

Results: A list of branches for your holding company: **METAMORA BANCORP, INC. (1133204) of METAMORA, OH.**  
 The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

**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	2/14/2019	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	

Report Item 4: Directors, Officers and Principal Securities Holders

(4) Name and address/Country of Citizenship % of class of

Robert L Huskins 1%  
Delta, OH/USA  
Outside Director of Metamora Bancorp, Inc.  
And the Metamora State Bank  
Farmer: No other Affiliations

David Pifer 2%  
Whitehouse, OH/USA  
Outside Director of Metamora Bancorp, Inc.  
And the Metamora State Bank  
Security: No other Affiliations

James D Armstrong 1%  
Sylvania, OH/USA  
Outside/Director of Metamora Bancorp, Inc  
And the Metamora State Bank  
Retired Banker-No other Affiliations

Joseph W Damman 1%  
Lyons, OH 43533-9710  
Outside/Director of Metamora Bancorp, Inc.  
And the Metamora State Bank  
Retired Banker – No other Affiliations

Kathleen L. Fischer 1%  
Metamora, OH/USA  
President/CEO/Inside Director of Metamora Bancorp, Inc.  
And the Metamora State Bank  
Executive Banker-No other Affiliations

\*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