

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

Kathleen L. Fischer
 Signature of Holding Company Director and Official
3/6/2023
 Date of Signature

Date of Report (top-tier holding company's fiscal year-end):
12/30/2022
 Month / Day / Year

Reporter's Name, Street, and Mailing Address
Metamora Bancorp, INC

Legal Title of Holding Company
120 E. Main Street P.O. 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 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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Form FR Y-6
Metamora Bancorp, Inc.
Legal Entity Identifier (LEI): LEI - N/A
Metamora, Ohio
Fiscal Year Ending December 30, 2022

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12-30-2022			Securities holders not listed in 3(1)(a) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-30-2022		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number and % of Class	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship	(2)(c) Number and % of Class
CEDE & Company New York, NY/USA	USA	11,604 6%- Common Stock	N/A	N/A	N/A
MOSSING FAMILY (acting in concert)					
Mildred A Mossing Metamora, OH /USA	USA	7,200 4%- Common Stock	N/A	N/A	N/A
Catherine Mossing Metamora, OH/USA	USA	2,760 1%-Common Stock			
Constance Jo Reichert Waterville, OH/USA	USA	2,760 1%-Common Stock			
Riley E Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Isabelle M Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Jack J Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Nicklaus J Reichert/Custodian Waterville, OH/USA	USA	40 1%-Common Stock			
Christine M Zirkle Wauseon, OH/USA	USA	2,760 1%-Common Stock			
Kyle Zirkle/Custodian Wauseon, OH/USA	USA	40 1%-Common Stock			

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Legal Entity Identifier (LEI): LEI - N/A
Metamora, Ohio
Fiscal Year Ending December 30, 2022

Sydney M Zirkle/Custodian Wauseon, OH/USA	USA	40	1%-Common Stock	N/A	N/A	N/A
Matthew J Mossing Metamora, OH/USA	USA	2,760	1%-Common Stock			
Haili N Mossing Metamora, OH/USA	USA	40	1%-Common Stock			
Cory M Mossing Columbus, OH/USA	USA	40	1%-Common Stock			
Chandler J Mossing Pittsburgh, PA/USA	USA	40	1%-Common Stock			
*MOSSING FAMILY (acting in concert)		18,600-	9%- Common Stock			
MALONE FAMILY (ACTING IN CONCERT)						
Michael J Malone Petoskey, MI/USA	USA	9,388	5% - Common Stock	N/A	N/A	N/A
Molly Malone Hill Painesville, OH/USA	USA	3,595	2%-Common Stock			
Maryann M Hueston Canyon, TX/USA	USA	100	1%- Common Stock			
*MALONE FAMILY (acting in concert)		13,083-	6% - Common Stock			
YODER FAMILY (ACTING IN CONCERT)						
Lowell B Yoder Maumee, OH/USA	USA	9,120	5% - Common Stock	N/A	N/A	N/A
Tamra L. Leinbach Maumee, OH/USA	USA	684	1%- Common Stock			
Josiah Leinbach, Maumee, OH/USA	USA	600	1%- Common Stock			

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Metamora, Ohio
Fiscal Year Ending December 30, 2022

*Yoder FAMILY (acting in concert)		10,404- 5% - Common Stock			
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***Family Total % Shares held**

**** Total Outstanding Shares 203,878**

Report Item 4: Insiders

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

(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 Businesses	(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)
David L. Pifer Whitehouse, OH, USA	Security Strategic Planner	Director & Chairman	Director & Chairman, Metamora State Bank	Intermediate Strategic Planner-Air& Space Operations	2%	2% Metamora State Bank	N/A
James D Armstrong Sylvania, OH, USA	Retired	Director	Director, Metamora State Bank	N/A	1%	1% Metamora State Bank	N/A
Joseph W Damman, Lyons, OH, USA	Retired	Director	Director, Metamora State Bank	N/A	1%	1% Metamora State Bank	N/A
Kathleen L Fischer, Sylvania, OH, USA	None	Inside Director, President	Inside Director, President & CEO Metamora State Bank Sole-Manager/Member Metamora Financial Services	N/A	1%	1% Metamora State Bank	N/A
Constance J Reichert, Whitehouse, OH, USA	None	Inside Director, Risk Officer	Inside Director, Metamora State Bank, Risk Officer	N/A	1%	1% Metamora State Bank	N/A
Jan A Watkins, Sylvania, OH, USA	Funeral Director, CPA	Director	Director, Metamora State Bank	Funeral Director, Reeb's Funeral Home	2%	2% Metamora State Bank	N/A

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Metamora, Ohio
Fiscal Year Ending December 30, 2022

Kendra Mossing Blissfield, MI, USA	None	Secretary	Branch Operations, Secretary of Board, Metamora State Bank	N/A	0%	0%	N/A
Richard Balhoff, Monclova OH, USA	Retired Financial Advisor	Director	Director, Metamora State Bank	N/A	1%	1% Metamora State Bank	N/A