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. § 310G(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(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.

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, Robert L. Breslow
Name of the Holding Company Director and Official
CFO, EVP
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
08/11/2015
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
RUSD ID: 3823625
C.I.: __________

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year
n/a
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
Maple Leaf Financial, Inc.
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:
Jennifer L. Brickman
Controller
Name Title
4405649441 131
Area Code / Phone Number / Extension
4405649186
Area Code / FAX Number
jbrickman@geaugasavings.com
E-mail Address
www.geaugasavings.com
Address (URL) for the Holding Company’s web page

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☒ No
☐ 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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 25th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

10/2014
Maple Leaf Financial, Inc.

FR Y-6
Annual Report of Holding Companies
Fiscal year ending December 31, 2014

Report Item:

1  The savings and loan holding company prepares an annual report for its shareholders and is not registered with the SEC. The 2012 annual report is enclosed.

2a  Organizational Chart

2b  Popular name of the branch: Geauga Savings Bank
Date the branch became reportable: 12/01/2012
Address: 10800 Kinsman Rd, Newbury, OH 44065, USA
Type: Full service head office
### Form FR Y-6

**Legal Title of Holding Company**: Maple Leaf Financial, Inc.

**Fiscal Year End**: 12/31/20XX

**Report Item 3: Securities Holders**

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>Name, City, State, Country</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Howard Amster, Palm Beach, Florida, USA</td>
<td>28.19%</td>
<td>None, None, None, None</td>
<td>None</td>
</tr>
<tr>
<td>Cosmo Bordonaro, Wolfe Hill, Ohio, USA</td>
<td>5.44%</td>
<td>None, None, None, None</td>
<td>None</td>
</tr>
<tr>
<td>William Costaras, Moreland Hills, Ohio, USA</td>
<td>10.77%</td>
<td>None, None, None, None</td>
<td>None</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>[2] Principal Occupation if other than with Holding Company</td>
<td>[3][a] Title &amp; Position with Holding Company</td>
<td>[3][b] Title &amp; Position with Other Companies (Include names of subsidiaries)</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-----------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
</tr>
<tr>
<td>Howard Armer, Palm Beach, Florida, USA</td>
<td>principal, Ramat Securities (securities brokerage) and private securities and real estate investor Director</td>
<td>Director</td>
<td>Geauga Savings Bank</td>
</tr>
<tr>
<td>Robert M. Bloom, Chesterland, Ohio, USA</td>
<td>president of Bloom Brothers Supply, (retail appliance, hardware and building materials dealer) Director</td>
<td>Director</td>
<td>Geauga Savings Bank</td>
</tr>
<tr>
<td>Cosmo Bordano, Waite Hill, Ohio, USA</td>
<td>owner Miles Bi-Rite (retail grocery store) Director</td>
<td>Director</td>
<td>Geauga Savings Bank</td>
</tr>
<tr>
<td>William Costaras, Moreland Hills, Ohio, USA</td>
<td>account executive, Ramat Securities (securities brokerage) Director</td>
<td>Director</td>
<td>Geauga Savings Bank</td>
</tr>
<tr>
<td>Allen Lencioni, Sr., Sagamore Hills, Ohio, USA</td>
<td>president and Chief Executive Officer of Maple Leaf Financial and Geauga Savings Bank Director</td>
<td>President and Chief Executive Officer of Maple Leaf Financial</td>
<td>Director</td>
</tr>
<tr>
<td>Dennis E. Prots, Chardon, Ohio, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Geauga Savings Bank</td>
</tr>
<tr>
<td>Worth Wolfert, Glen Mills, Pennsylvania, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Geauga Savings Bank</td>
</tr>
</tbody>
</table>
Private or Public Companies with an interest exceeding 25%

Howard Amster

February 4, 2014

Amster Trading Company
23811 Chagrin Blvd., # 200
Beachwood, OH 44122-5525
100% owned by Mr. Amster

Horizon Group Properties
6250 North River Road, Suite 1040
Rosemont, IL 60018-4247

Pleasant Lake Apts. Corp.
23811 Chagrin Blvd., # 200
Beachwood, OH 44122-5525
100% owned by Mr. Amster

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.

The following entities Mr. Amster has an interest exceeding 25% through holdings by Pleasant Lake Apts. Ltd Partnership of the following:

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

Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio
Beachwood, Ohio

Ramat Securities Ltd.
23811 Chagrin Blvd., # 200
Beachwood, OH 44122-5525