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. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(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, Name of the Holding Company Director and Official

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

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

RSDD ID 2575735
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014

N/A

Date

Month / Day / Year

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

Reporters Name, Street, and Mailing Address

Monitor Bancorp, Inc.
13210 State Route 226, P.O. Box 98
(Mailing Address of the Holding Company) Street / P.O. Box

Big Prairie OH 44611

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Weldon L. Jordan CPA

Name Title

Area Code / Phone Number / Extension

614-864-6398

Area Code / FAX Number

614-864-3331

E-mail Address

weldon@wjacpafirm.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:

☐ 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.”

☐ No

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, 550 12th St. NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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12/2012
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2014

Report Item 1: A compiled consolidated balance sheet and consolidated income statement are attached.

Report Item 2a: Organization Chart

Monitor Bancorp, Inc. (Parent Corporation)
Big Prairie, Ohio

100% ownership

51% ownership
(Non-Managing Owner)

The Monitor Bank
(Subsidiary)
Location: Big Prairie, Ohio
Incorporation: Ohio

Monitor Agency, Inc.
(Subsidiary)
Location: Big Prairie, Ohio
Incorporation: Ohio

Lifetime Financial Advisors, LLC
(Subsidiary)
Location: Wooster, Ohio
Incorporation: Ohio

Report Item 2b: Branch list submitted early via email to the Federal Reserve on February 10, 2014. There are no changes to the branch listing.

Report Item 3: (1)(a) James R. Smail
Wooster, Ohio
(b) USA
(c) 6700 shares
67.00% of common stock

Paul A. Miller
Millersburg, Ohio
USA
1242 shares
12.42% of common stock

(2)(a) None
(b) None
(c) None
Report Item 4: (1) James R. Smail
Wooster, Ohio USA

(2) Various executive officer positions with several companies (see list below)

(3)(a) Chairman and CEO

(3)(b) Chairman and Director of The Monitor Bank
Chairman and Director of Monitor Agency, Inc.

(3)(c) James R. Smail, Inc.: Chairman
Methane Exploration, Inc.: Chairman
D.A. Waldron & Associates, Inc.: Director
Mesa Coal Corporation: Chairman
Monitor Ranch, Inc.: Chairman
STS Oil, Inc.: President
Poulson Drilling Corporation: Chairman
Wooster Gas, Inc.: Vice President
Hagen Well Service, LLC: Chairman
National Bancshares Corp.: Executive Chairman
DTS Trucking Services, Inc.: Chairman
Zimmerly Cattle Co., LLC: Member
Orion Petro Corporation: Secretary/Treasurer/Director

(4)(a) 6700 shares, 67.00%

(4)(b) None

(4)(c) Company Ownership Percentage
James R. Smail, Inc. 100 %
Methane Exploration, Inc. 100 %
D.A. Waldron & Associates, Inc. 50 %
Mesa Coal Corporation 100 %
Monitor Ranch, Inc. 100 %
STS Oil, Inc. 50 %
Poulson Drilling Corporation 40 %
Wooster Gas, Inc. 50 %
Hagen Well Service, LLC 33.33%
DTS Trucking Services, Inc. 35 %
Zimmerly Cattle Co., LLC 50 %
Orion Petro Corporation 50 %
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2014

Report Item 4:  (1)  Paul A. Miller
Millersburg, Ohio USA

(2)  Attorney

(3)(a)  Director

(3)(b)  Director of The Monitor Bank
Director of Monitor Agency, Inc.

(3)(c)  Miller Law Office: Owner
Berlin Town Center, Ltd.: Member
First Holmes Corp.: President

(4)(a)  1242 shares, 12.42%

(4)(b)  None

(4)(c)  

<table>
<thead>
<tr>
<th>Company</th>
<th>Ownership Percentage</th>
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<tr>
<td>Miller Law Office</td>
<td>100 %</td>
</tr>
<tr>
<td>Berlin Town Center, Ltd.</td>
<td>50 %</td>
</tr>
<tr>
<td>First Holmes Corp.</td>
<td>100 %</td>
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</table>
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2014

Report Item 4:  

(1) Mark A. Sparr  
Wooster, Ohio USA

(2) Various executive officer positions with several companies  
(See list below)

(3)(a) Director

(3)(b) Director of The Monitor Bank  
Director of Monitor Agency, Inc.

(3)(c) Aaron Ventures, Inc.: President  
STS Oil, Inc.: Vice President  
Monitor Ranch, Inc.: Vice President  
Wooster Gas, Inc.: Secretary/Treasurer  
James R. Smail, Inc.: President  
Mesa Coal Corporation: Vice President  
Poulson Drilling Corp.: Secretary/Treasurer  
Methane Exploration, Inc.: Vice President  
D.A. Waldron & Associates, Inc.: Vice President/Director

(4)(a) 125 shares, 1.25%

(4)(b) None

(4)(c)  

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<td>Aaron Ventures, Inc.</td>
<td>100%</td>
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<tr>
<td>STS Oil, Inc.</td>
<td>50%</td>
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</table>
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2014

Report Item 4:  

(1) Richard W. Dyer  
Wooster, Ohio USA

(2) Certified Public Accountant

(3)(a) Director

(3)(b) Director of The Monitor Bank  
Director of Monitor Agency, Inc.

(3)(c) D/H/R/W, Inc.: President  
Tahoma Ent, Inc.: Treasurer  
East of Eden, Ltd.: Treasurer  
Land of Nod, Ltd.: Treasurer  
RCK Holdings, LLC: Partner

(4)(a) None

(4)(b) None

(4)(c) Company Ownership Percentage
D/H/R/W, Inc.  33.33%
RCK Holdings, LLC  33.33%
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2014

Report Item 4:  

(1) Joseph M. Wachtel  
   Big Prairie, Ohio USA

(2) President of The Monitor Bank

(3)(a) President and Director

(3)(b) President and Director of The Monitor Bank  
   Director of Monitor Agency, Inc.

(3)(c) JW Concessions, LLC: Member

(4)(a) 175 shares, 1.75%

(4)(b) None

(4)(c) Company
   JW Concessions, LLC Ownership Percentage
   
   Company
   JW Concessions, LLC
   Ownership Percentage
   50%
Results: A list of branches for your depository institution: MONITOR BANK, THE (ID_RSSD: 1009813). This depository institution is held by MONITOR BANCORP, INC. (2575735) of BIG PRAIRIE, OH. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.