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. Kathleen L. Fischer
   Name of the Holding Company Director and Official
   President & CEO
   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
06/30/2016
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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year
None

Reporters 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 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
kfisher@metamorobank.com
E-mail Address
www.metamorobank.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.”

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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
Form FR Y-6
Metamora Bancorp, Inc.
Legal Entity Identifier (LEI): None
120 E. Main Street, Metamora, Ohio 43540
Fiscal Year Ending December 31, 2015

REPORT ITEM 1: ANNUAL REPORT TO SHAREHOLDERS -Financials Attached

REPORT ITEM 2: ORGANIZATIONAL CHART (list below)

REPORT ITEM 2b: FR Y-6 Report FYE 12/31/2015, Metamora Bancorp, Inc, Metamora, OH

Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 31, 2015 year end is the owner and holder of all 115,309 shares issued of the common stock of the Metamora State Bank, (LEI- N/A). Metamora, Ohio. The only affiliate of Metamora Bancorp, Inc 100%

Report Item 3: Shareholders

(1) Name and address/Country of Citizenship  # of shares  % of class of Voting
Fred G. Mossing  Metamora, OH/USA  8400  7%

(2) None

Report Item 4: Directors and Officers
Name, City, State, Country of Citizenship

Robert L Huskins  Delta, OH/USA  1300  1%
Outside Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Farmer: No other Affiliations

David Pifer  Whitehouse, OH/USA  2200  2%
Outside Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Security: No other Affiliations

Edward M Zraik  Sylvania, OH/USA  200  1%
Outside Director of Metamora Bancorp, Inc.
And the Metamora State Bank
Business- No other Affiliations
James D Armstrong  200  1%
Sylvania, OH/USA
Secretary/Outside Director of Metamora Bancorp, Inc
And the Metamora State Bank
Retired Banker-No other Affiliations

Henry Geha III  200  1%
Monclova, OH/USA
Outside Director of Metamora Bancorp, Inc
And the Metamora State Bank
Attorney-No other Affiliations

Kathleen L. Fischer  550  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  180  1%
Whitehouse, OH/USA
Outside Directors of Metamora State Bank
And the Metamora Bancorp INC.
Business-No Affiliations
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 date 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 Schedule 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 UNIMUM, Office Number, and ID_RSSID columns are for reference only. Verification of these values is not required.

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<th>Country</th>
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