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. Thomas A. Tonti
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

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
N/A
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Tonti Financial Corporation
Legal Title of Holding Company
34 N. High Street
(Mailing Address of the Holding Company) Street / P.O. Box
Columbus Ohio 43215
Cty State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Thomas A. Tonti
Agent
Name Title
614-224-4331
Area Code / Phone Number / Extension
614-224-4338
Area Code / FAX Number
tonti@tontiorg.com
E-mail Address

Address (URL) for the Holding Companies 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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
ITEM 1: ANNUAL REPORT, NO SPECIAL REPORT IS PREPARED FOR THE SHAREHOLDERS, HOWEVER THEY DO RECEIVE A FINANCIAL STATEMENT (ATTACHED)

ITEM 2: ORGANIZATIONAL CHART

ONTI FINANCIAL CORPORATION (PARENT COMPANY)  
(AN OHIO CORP) 
34 NORTH HIGH STREET 
COLUMBUS, OH 43215

FIRST BANK OF OHIO (SUBSIDIARY COMPANY)  
(AN OHIO CORP)  
(ONTI FINANCIAL CORPORATION OWNS APPROXIMATELY 93.53%)  
175 SOUTH WASHINGTON STREET 
TIFFIN, OH 44883

3333 W. BROAD ST. INC. (100% OWNED BY FIRST BANK OF OHIO) (AN OHIO CORP)  
34 NORTH HIGH STREET 
COLUMBUS, OHIO 43215

SHAREHOLDERS OF TONTI FINANCIAL CORPORATION

A. PATRICK TONTI  
COLUMBUS, OH  
U.S.A.  
24.4167 SHARES – 23.4%

MARY KIRWIN TONTI  
COLUMBUS, OH  
U.S.A.  
23.55 SHARES – 22.6%

ONTI FINANCIAL CORPORATION TRUST  
COLUMBUS, OH  
U.S.A.  
38.25 SHARES – (36.7%)

ONTI FINANCIAL CORPORATION TRUST II  
COLUMBUS, OH  
U.S.A.  
12.75 SHARES – (12.24%)

*LEI is n/a, unless otherwise noted
ALFRED E. TONTI TRUST  
COLUMBUS, OH  
U.S.A.  
5.2 SHARES – (4.99%)

ITEM 2b: SEE ATTACHED LIST OF BRANCH LOCATIONS

ITEM 3:1 SECURITIES HOLDERS  
SEE: “SHAREHOLDERS OF TONTI FINANCIAL CORP” ABOVE

ITEM 3:2 NOT APPLICABLE

ITEM 4: INSIDERS

A. PATRICK TONTI  
COLUMBUS, OH  
U.S.A.  
OWNS 24.1667 SHARES – 23.4%  
OF TONTI FINANCIAL

SECRETARY, TREASURER AND DIRECTOR OF  
TONTI FINANCIAL CORPORATION  
COLUMBUS, OH  
CONSULTANT, SELF-EMPLOYED

OTHER INTERESTS  
THIRTY FOUR CORP OWNS 48.67%+/  
VICE PRESIDENT AND DIRECTOR

MARY KIRWIN TONTI  
COLUMBUS, OH  
U.S.A.  
OWNS 23.55 SHARES – 22.6%  
OF TONTI FINANCIAL

VICE-PRESIDENT, SECRETARY AND DIRECTOR OF  
TONTI FINANCIAL CORPORATION  
COLUMBUS, OH  
CONSULTANT, SELF-EMPLOYED

THOMAS A TONTI*  
COLUMBUS, OH  
U.S.A.

PRESIDENT AND DIRECTOR OF TONTI FINANCIAL  
CORPORATION  
COLUMBUS, OH  
CONSULTANT, SELF-EMPLOYED  
PRESIDENT FIRST BANK OF OHIO

*THOMAS A. TONTI AS TRUSTEE OF THE THREE TRUSTS LISTED  
IN ITEM 2 HAS THE AUTHORITY TO VOTE 56.2 SHARES – (53.93%)  
OF TONTI FINANCIAL CORP.

OTHER INTERESTS  
PRESIDENT OF T. INTERESTS CORP  
OWNS 100%
PRESIDENT OF SOUTHAMPTON APARTMENTS II CORPORATION 100% OWNED BY T.INTERESTS CORP
PRESIDENT OF TONTI HOMES CORP 100% OWNED BY T.INTERESTS CORP
PRESIDENT 72-84 N. HIGH CORP 100% OWNED BY T. INTERESTS CORP
PRESIDENT OF NORTH HIGH CORP OWNS 100%
PRESIDENT AND DIRECTOR OF THIRTY FOUR CORPORATION OWNS 12.33%+-

TONTI FINANCIAL CORPORATION TRUST
(AN OHIO TRUST)
COLUMBUS, OH
U.S.A.

TONTI FINANCIAL CORPORATION TRUST II
(AN OHIO TRUST)
COLUMBUS, OH
U.S.A.
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 UNIUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUM**</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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<td>Full Service (Head Office)</td>
<td>086007 FIRST BANK OF OHIO</td>
<td></td>
<td>375 S WASHINGTON ST</td>
<td>TIFFIN</td>
<td>OH</td>
<td>44883</td>
<td>SENEC</td>
<td>UNITED STATES</td>
<td>6072</td>
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<td>BELPRE</td>
<td>1100 WASHINGTON BLVD</td>
<td>OH</td>
<td>45714</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>230286</td>
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<td>22 SOUTH MARIION STREET</td>
<td>OH</td>
<td>44818</td>
<td>SENEC</td>
<td>UNITED STATES</td>
<td>20178</td>
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<td>320 FRONT ST</td>
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<td>44750</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>8631</td>
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<td>315 W HIGH STREET</td>
<td>OH</td>
<td>43950</td>
<td>KNOX</td>
<td>UNITED STATES</td>
<td>230288</td>
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