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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25a of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5483(b)(1)). 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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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 as an LLC, see the General Instructions for the authorized individual who must sign the report.

James Kleinfeiler
Name of the Holding Company Director and Official
Director, 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
1/20/17

Date of Signature

For holding companies not registered with the SEC—indicate status of Annual Report to Shareholders:
X 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 3828625
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016

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.
Legal Title of Holding Company
10800 Kinsman Rd
(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:
Robert Breslow SVP/COO
Name Title
440 564 9441 x108
Area Code / Phone Number / Extension
440 564 9185
Area Code / FAX Number
rbreslow@geauga savings.com
E-mail Address
www.geauga savings.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0
☐ 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.
☐ 0

2. a letter justifying this request has been provided separately.
☐ 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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 (7005-0207), 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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<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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Maple Leaf Financial, Inc.

FR Y-6
Annual Report of Holding Companies
Fiscal year ending December 31, 2016

Report Item:

1 The savings and loan holding company prepares an annual report for its shareholders and is not registered with the SEC. The 2016 annual report is enclosed.

2a Organizational Chart

![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

Note: There is no Legal Identifier
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>O(4) Name, City, State, Country</th>
<th>O(5) Number and Percentage of Each Class of Voting Securities (Please Include Type of Security)</th>
<th>O(6) Number and Percentage of Each Class of Voting Securities (Please Include Type of Security)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Howard Amster, Palm Beach, Florida</td>
<td>USA</td>
<td>36,063 shs Common Stock 25.19%</td>
<td>None</td>
</tr>
<tr>
<td>Cosmo Bordonaro, Walte Hill, Ohio</td>
<td>USA</td>
<td>3,337 shs Common Stock 5.44%</td>
<td>None</td>
</tr>
<tr>
<td>William Costaras, Moreland Hills, Ohio</td>
<td>USA</td>
<td>6,624 shs Common Stock10.8%</td>
<td>None</td>
</tr>
<tr>
<td>Brandon Kanitz, Grand Rapids, Michigan</td>
<td>USA</td>
<td>5,293 shs Common Stock 8.63%</td>
<td>None</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Subsidiaries</td>
<td>Title &amp; Position with Other Companies</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------------------------------------------------</td>
<td>----------------------------------</td>
<td>---------------------------------------</td>
</tr>
<tr>
<td>Howard Amster, Palm Beach, Florida, USA</td>
<td>Financial consultant, McDonald Partners, LLC (securities brokerage) and private securities and real estate investor</td>
<td>Director</td>
<td>Director, Gesuiga 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)</td>
<td>Director</td>
<td>Director, Gesuiga Savings Bank</td>
</tr>
<tr>
<td>Cosmo Bordonaro, West Hill, Ohio, USA</td>
<td>owner of Miles Bi-Rite (retail grocery store)</td>
<td>Director</td>
<td>Director, Gesuiga Savings Bank</td>
</tr>
<tr>
<td>William Costaras, Moreland Hills, Ohio, USA</td>
<td>Financial consultant, McDonald Partners, LLC (securities brokerage) and private securities and real estate investor</td>
<td>Director</td>
<td>Director, Gesuiga Savings Bank</td>
</tr>
<tr>
<td>James E. Kleinfelter, Cleveland, Ohio, USA</td>
<td>president and Chief Executive Officer of Maple Leaf Financial and Gesuiga Savings Bank</td>
<td>Director</td>
<td>Director, President and Chief Executive Officer of Maple Leaf Financial and Gesuiga Savings Bank</td>
</tr>
<tr>
<td>Dennis E. Prots, Chardon, Ohio, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director, Gesuiga Savings Bank</td>
</tr>
<tr>
<td>Thornapple River Capital- Financial Services Industry Fund, Grand Rapids, Michigan, USA</td>
<td>Managing Principal, Thornapple River Capital, LLC</td>
<td>Director</td>
<td>Director, Gesuiga Savings Bank</td>
</tr>
</tbody>
</table>

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Instructions: Please complete all items in red, in addition to including all applicable insiders for items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable, please leave it blank.

Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break to occur.
Private or Public Companies with an interest exceeding 25% as of December 31, 2016
Mr. Howard Amster

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amster Trading Company</td>
<td>100% owned by Mr. Amster</td>
</tr>
<tr>
<td>23811 Chagrin Blvd., #200</td>
<td></td>
</tr>
<tr>
<td>Beachwood, OH 44122-5525</td>
<td></td>
</tr>
<tr>
<td>Horizon Group Properties</td>
<td>100% owned by Mr. Amster</td>
</tr>
<tr>
<td>6250 North River Road, Suite 1040</td>
<td></td>
</tr>
<tr>
<td>Rosemont, IL 60018-4247</td>
<td></td>
</tr>
<tr>
<td>Pleasant Lake Apts., Corporation</td>
<td>100% owned by Mr. Amster</td>
</tr>
<tr>
<td>23811 Chagrin Blvd., #200</td>
<td></td>
</tr>
<tr>
<td>Beachwood, OH 44122-5525</td>
<td></td>
</tr>
<tr>
<td>Pleasant Lake Apts., LTD. Partnership</td>
<td>99% owned by Mr. Amster</td>
</tr>
<tr>
<td>6940 South Edgerton Road</td>
<td>1% owned by Pleasant Lake Apts., Corp</td>
</tr>
<tr>
<td>Brecksville, OH 44141-3184</td>
<td></td>
</tr>
</tbody>
</table>

Mr. Amster has an interest exceeding 25% in the following entities through holdings by Pleasant Lake Apts., LTD Partnership.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daleville Somerset Tulare Outlet Center LP</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>HGP Investments LLC</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Laughlin Holdings LLC</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Magnolia Bluff Factory Shops LP</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Medford Holdings LLC</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Monroe Outlet Center LLC</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Pleasant Lake Apartments</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Tulare Outlet Center LP</td>
<td>Beachwood, Ohio</td>
</tr>
<tr>
<td>Warrenton Holdings LLC</td>
<td>Beachwood, Ohio</td>
</tr>
</tbody>
</table>