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. §§ 3106(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, 163, 312, 615, and 622 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(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 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. If the holding company is an ESOP or an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Kathleen L. Fischer, name of the Holding Company Director and Officer

Preside, Title of the Holding Company Director and Official

Pate 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 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 Officer
03/09/2017

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only
RISD ID 033204

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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

Month / Day / Year

NONE

Reporters' Legal Entity Identifier (LEI) (20 Character LEI Code)

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

Metamora, Ohio 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

Is confidential treatment requested for any portion of this report submission? Yes

☐ D=No

☒ =Yes

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.

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

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 8.50 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 in the Office of Management and Budget, Paperwork Reduction Project (7060-0297), 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:

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<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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12/2012
REPORT ITEM 1: ANNUAL REPORT TO SHAREHOLDERS -Financials Attached

REPORT ITEM 2: ORGANIZATIONAL CHART


Metamora Bancorp, Inc., Metamora, Ohio, Incorporated in OHIO at the December 30, 2016 year end is the owner and holder of all 101,939 shares issued of the common stock of the Metamora State Bank, (LEI- N/A). Metamora, Ohio. The affiliates of Metamora Bancorp, Inc 100%

Report Item 3: Shareholders - Confidential

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

CEDE & Company
New York, NY/USA

Confidential
Confidential
5642
5%