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 the 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 official and is also a director, the chairman of the board must sign the report.

I, ______________
Name of the Holding Company Director and Official

Chairman
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, 2016
Month / Day / Year

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

Reporters Name, Street, and Mailing Address
Monitor Bancorp, Inc.

Legal Title of Holding Company
13210 State Route 226, P.O. Box 28
(Mailing Address of the Holding Company) Street / P.O. Box
Big Prairie
City OH State Zip Code 44611

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Diane Shriver
Vice President
Name Title
330-496-2971
Area Code / Phone Number / Extension
330-496-3701
Area Code / FAX Number
Diane@monitorbank.com
E-mail Address
Monitorbank.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, 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
Report Item 1: A compiled consolidated balance sheet and consolidated income statement are attached.

Report Item 2a: Organization Chart

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

100% ownership 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
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Report Item 2b: The branch list is attached.
There are no changes to the branch listing.

Report Item 3: (1)(a) James R. Smail
Wooster, Ohio
(b) USA
(c) 6729 shares
67.29% of common stock
Paul A. Miller
Millersburg, Ohio
USA
1242 shares
12.42% of common stock

(2)(a) None
(b) None
(c) None

* LEI is N/A
Results: A list of branches for your depository institution: MONITOR BANK, THE (ID_916D_1009813).

This depository institution is held by MONITOR BANCORP, INC. (2575735) of BIG PRAIRIE, OH.
The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

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

<table>
<thead>
<tr>
<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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>1009813</td>
<td>MONITOR BANK, THE</td>
<td>13210 STATE ROUTE 226</td>
<td>BIG PRAIRIE</td>
<td>OH</td>
<td>44611</td>
<td>HOLMES</td>
<td>UNITED STATES</td>
<td>11005</td>
<td>0</td>
<td>MONITOR BANK, THE</td>
<td>1009813</td>
<td></td>
</tr>
</tbody>
</table>
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2016

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
2285, LLC: Managing Member
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
DTS Trucking Services, Inc.: Chairman
Farmers National Bank Corp: Vice Chairman/Director
Zimmerly Cattle Co., LLC: Member
Orion Petro Corporation: Secretary/Treasurer/Director
Ranch Capital, LLC: Managing Member
Monitor Land & Cattle, LLC: Managing Member

(4)(a) 6729 shares, 67.29%

(4)(b) None

(4)(c) | Company                          | Ownership Percentage |
-------|---------------------------------|----------------------|
        | James R. Smail, Inc.             | 100 %                |
        | 2285, LLC                        | 100 %                |
        | D.A. Waldron & Associates, Inc.  | 50 %                 |
        | Mesa Coal Corporation            | 100 %                |
        | Monitor Ranch, Inc.              | 100 %                |
        | STS Oil, Inc.                    | 50 %                 |
        | Poulson Drilling Corporation     | 50 %                 |
        | Wooster Gas, Inc.                | 50 %                 |
        | Hagen Well Service, LLC          | 33.33%               |
        | DTS Trucking Services, Inc.      | 61.25%               |
        | Zimmerly Cattle Co., LLC         | 50 %                 |
        | Orion Petro Corporation          | 50 %                 |
        | Ranch Capital, LLC               | 100 %                |
        | Monitor Land & Cattle            | 100 %                |
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2016

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) Company Ownership Percentage
Miller Law Office 100 %
Berlin Town Center, Ltd. 50 %
First Holmes Corp. 100 %
MONITOR BANCORP, INC.
Big Prairie, Ohio
FR Y-6
December 31, 2016

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
D.A. Waldron & Associates, Inc.: Vice President/Director

(4)(a) 125 shares, 1.00%

(4)(b) None

(4)(c) 

<table>
<thead>
<tr>
<th>Company</th>
<th>Ownership Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aaron Ventures, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>STS Oil, Inc.</td>
<td>50%</td>
</tr>
</tbody>
</table>
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, 2016

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, 1.00%

(4)(b) None

(4)(c) Company                  Ownership Percentage
      JW Concessions, LLC         50%