

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. §§ 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, 165, 312, 618, and 809 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.

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.

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/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Craig F. Fortin

Name of the Holding Company Director and Official

Director

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.

Craig F. Fortin
 Signature of Holding Company Director and Official
 12/14/2018

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):

September 30, 2018

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

First Feddelta Bancshares, MHC

Legal Title of Holding Company

404 Main Street

(Mailing Address of the Holding Company) Street / P.O. Box

| | | |
|--------------|-----------|--------------|
| <u>Delta</u> | <u>OH</u> | <u>43515</u> |
| City | State | Zip Code |

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jill Ulrich CFO

Name Title

419-822-2711

Area Code / Phone Number / Extension

419-822-5691

Area Code / FAX Number

julrich@firstfeddelta.com

E-mail Address

www.firstfeddelta.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=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."

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.

First Feddelta Bacnshares, Inc.

Legal Title of Subsidiary Holding Company

404 Main Street

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|-------|-------|----------|
| Delta | OH | 43515 |
| City | State | Zip Code |

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

| | | |
|------|-------|----------|
| City | State | Zip Code |
|------|-------|----------|

Physical Location (if different from mailing address)

Form FR Y-6

Legal Title of Holding Company: First Feddelta Bancshares, MHC

Fiscal Year End: 09-30-18

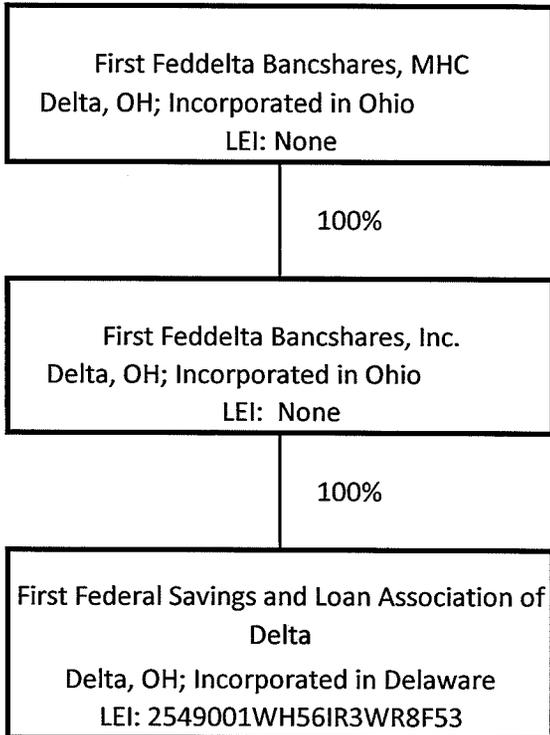
1. Annual report is enclosed.

Form FR Y-6

Legal Title of Holding Company: **First Feddelt**

Fiscal Year End: **09-30-18**

2a. Organization Chart



2b. Domestic Branch Listing

Branch Listing submitted early via email on 10/19/2018

Results: A list of branches for your holding company: **FIRST FEDDELTA BANCSHARES, MHC (4151919) of DELTA, OH.**
 The data are as of **09/30/2018**. Data reflects information that was received and processed through **10/03/2018**.

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.

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|---|----------------------------------|------------|-------|----------|--------|---------------|--------------|----------------|---|----------------------|----------|
| OK | 10/19/2018 | Full Service (Head Office) | 80374 | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 404 MAIN STREET | DELTA | OH | 43015 | FULTON | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | |
| OK | 10/19/2018 | Full Service | 4141862 | HOLLAND BRANCH | 6910 AIRPORT HIGHWAY | HOLLAND | OH | 43028 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | |
| OK | 10/19/2018 | Full Service | 4141880 | SWANTON BRANCH | 129 NORTH MAIN STREET | SWANTON | OH | 43080 | FULTON | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | |
| OK | 10/19/2018 | Full Service | 4141829 | TOLEDO BRANCH | 3234 NORTH HOLLAND SYLVANIA ROAD | TOLEDO | OH | 43615 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | |
| OK | 10/19/2018 | Full Service | 4141947 | WATERVILLE BRANCH | 30 SOUTH THIRD STREET | WATERVILLE | OH | 43066 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | |
| OK | 10/19/2018 | Full Service | 4141954 | WHITEHOUSE BRANCH | 6600 PROVIDENCE STREET | WHITEHOUSE | OH | 43071 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | |

