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.

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
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
12/19/2019
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, 2019

None
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
First Fed Delta Bancshares, MHC
404 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Della OH 43515
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.bank
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 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
☐ 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 6.50 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 (7100-0297), 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.

<table>
<thead>
<tr>
<th>First Fedelta Bancshares, Inc.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal Title of Subsidiary Holding Company</strong></td>
<td></td>
</tr>
<tr>
<td><strong>404 Main Street</strong></td>
<td></td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
</tr>
<tr>
<td><strong>Delta</strong></td>
<td><strong>OH</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Legal Title of Subsidiary Holding Company</strong></td>
<td></td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
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</tr>
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<tr>
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</tr>
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<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
<td></td>
</tr>
</tbody>
</table>

12/2012
Form FR Y-6

Legal Title of Holding Company: First Feddelta Bancshares, MHC
Fiscal Year End: 09-30-19

1. Annual report is enclosed.
Form FR Y-6

Legal Title of Holding Company: First Feddelt
Fiscal Year End: 09-30-19

2a. Organization Chart

First Feddelt Bancshares, MHC
Delta, OH; Incorporated in Ohio
LEI: None

100%

First Feddelt Bancshares, Inc.
Delta, OH; Incorporated in Ohio
LEI: None

100%

First Federal Savings and Loan Association of Delta
Delta, OH; Incorporated in Delaware
LEI: 2549001WH56IR3WR8F53

2b. Domestic Branch Listing

Branch Listing submitted early via email on 11/26/2019
### Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below:

   **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.

### 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.

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](https://y10online.federalreserve.gov).

### Notes

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

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### Data Action | Effective Date | Branch Service Type | Branch ID_RSSD | Popular Name | Street Address | City | State | Zip Code | County | Country | UNINUM | Office Number | Head Office | Head Office ID_RSSD | Comments
---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---
OK | 10/7/2019 | Full Service | 80374 | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 404 MAIN STREET | DELTA | OH | 43515 | FULTON | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 | 80374 |
OK | 10/7/2019 | Full Service | 4141862 | HOLLAND BRANCH | 6910 AIRPORT HIGHWAY | HOLLAND | OH | 43528 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 |
OK | 10/7/2019 | Full Service | 4141880 | SWANTON BRANCH | 123 NORTH MAIN STREET | SWANTON | OH | 43558 | FULTON | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 |
OK | 10/7/2019 | Full Service | 4141929 | 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 | 10/7/2019 | Full Service | 4141947 | WATERVILLE BRANCH | 30 SOUTH THIRD STREET | WATERVILLE | OH | 43566 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 |
OK | 10/7/2019 | Full Service | 4141956 | WHITEHOUSE BRANCH | 6600 PROVIDENCE STREET | WHITEHOUSE | OH | 43571 | LUCAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA | 80374 |
Form FR Y-6
Legal Title of Holding Company: First Fedelta Bancshares, MHC
Fiscal Year End: 09-30-19

Report Item 3: Securities Holders
3(a)(i)(A) and 3(a)(ii)(A)

**Instructions:** Please complete all items in red, in addition to including all applicable securities holders for Items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A."

(See Appendix A of the report instructions for an example of how to report items 1 and 2.) Once complete, please print sheet and include in your hardcopy of the report.

**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.

Institution’s Name: (If you would like to include a note, please add it here.)

<table>
<thead>
<tr>
<th>Current securities holders with ownership, control, or holdings of 5% or more with power to vote or of fiscal year ending 09-30-2015.</th>
<th>Securities holders not listed in 3(a)(i) through 3(a)(ii) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 09-30-2015.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1(a) Name, City, State, Country</td>
<td>2(a) Name, City, State, Country</td>
</tr>
<tr>
<td>1(b) Country of Citizenship or Incorporation</td>
<td>2(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security)</td>
<td>3(c) Number and Percentage of Each Class of Voting Securities (Please include type of security)</td>
</tr>
</tbody>
</table>

None

None

NA

NA

NA

NA
### Form FR Y-6

**Legal Title of Holding Company:** First Fedelta Bancshares, Inc.

**Fiscal Year End:** 06-30-13

**Report Item B: Securities Holders**

1(a)(i) and 3(a)(iii)

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**Instructions:** Please complete all items in red, in addition to including all applicable securities holders for items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A."

**Note:** 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.

**Institution's Notes:** (if you would like to include a note, please add it here.)

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<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>1(b) Country of Citizenship or Incorporation</th>
<th>Securities Holders listed in 1(a)(iv) through 3(a)(vi) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 06-30-13.</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>None</td>
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<td>NA</td>
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<tr>
<td>None</td>
<td>None</td>
<td>NA</td>
</tr>
<tr>
<td>None</td>
<td>None</td>
<td>NA</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>Title &amp; Position with Other Companies (Include names of other companies)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>List Names of Other Companies (Includes partnerships) if 25% or more of Voting Securities are Held (List names of companies and subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Long</td>
<td>Bowling Green, OH</td>
<td>Golf Course owner</td>
<td>Chairman of the Board</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Craig Fortin</td>
<td>Minocqua, OH</td>
<td>President/CEO</td>
<td>President/CEO of First Federal S&amp;L Assn of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Robert Penner</td>
<td>Bowling Green, OH</td>
<td>Retired</td>
<td>Board Member</td>
<td>Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Roger Lane</td>
<td>Liberty Center, OH</td>
<td>Farmer</td>
<td>Board Member</td>
<td>Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Mark Patterson</td>
<td>Swanton, OH</td>
<td>Insurance agent</td>
<td>Secretary of the Board</td>
<td>Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>David Chamberlain</td>
<td>Liberty Center, OH</td>
<td>Attorney</td>
<td>Board Member</td>
<td>Director</td>
<td>Attorney, Sole Practitioner</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Jill Uhrich</td>
<td>Whitehouse, OH</td>
<td>Chief Financial Officer</td>
<td>CFO of First Federal S&amp;L Assn of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Elizabeth Reynolds</td>
<td>Holland, OH</td>
<td>Chief Retail Officer</td>
<td>Chief Retail Officer of First Federal S&amp;L Assn of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position if Other than Holding Company</td>
<td>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</td>
<td>Title &amp; Position with Other Companies (Include names of other companies)</td>
<td>Percentage of Voting Shares in Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</td>
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<tr>
<td>--------------------------</td>
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<td>-----------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>James Long, Waterville, OH USA</td>
<td>Golf Course owner</td>
<td>Chairman of the Board</td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Craig Fortin, Monclova, OH USA</td>
<td></td>
<td>President/CEO</td>
<td>President/CEO of First Federal S&amp;L Asso of Delta</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Robert Peinert, Bowling Green, OH USA</td>
<td>Attorney</td>
<td>Secretary of the Board</td>
<td>Director</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Roger Lane, Liberty Center, OH USA</td>
<td>Farmer</td>
<td>Board Member</td>
<td>Director</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Mike Patterson, Swanton, OH USA</td>
<td>Insurance agent</td>
<td>Secretary of the Board</td>
<td>Director</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>David Chamberlain, Liberty Center, OH USA</td>
<td>Attorney</td>
<td>Board Member</td>
<td>Director</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Jill Ulrich, Whitehouse, OH USA</td>
<td></td>
<td>Chief Financial Officer</td>
<td>CFO of First Federal S&amp;L Asso of Delta</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Elizabeth Reynolds, Holland, OH USA</td>
<td></td>
<td>Chief Retail Officer</td>
<td>Chief Retail Officer of First Federal S&amp;L Asso of Delta</td>
<td></td>
<td></td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>