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 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Trent Troyer
Name of the Holding Company Director and Official
Director/President/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
09/15/2020

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):
06/30/2020

Month / Day / Year

N/A

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

Reporters Name, Street, and Mailing Address

FFD Financial Corporation

Legal Title of Holding Company

321 North Wooster Avenue

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

Dover OH 44622

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Laurie Russell Accounting Manager

Name Title

330-364-7777

Area Code / Phone Number / Extension

330-364-3908

Area Code / FAX Number

lrussell@firstfed.com

E-mail Address

N/A

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

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

[ ] 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."
Report Item

1. The bank holding company prepares an annual report for its securities holders. Electronic file is attached.

2(a). Organizational Chart

```
FFD Financial Corporation*
   Dover, OH
   State of Incorporation: OH

First Federal Community Bank,
National Association*
   Dover, OH
   100% Owned
   State of Incorporation: OH

FFD Risk Management, Inc.*
   Las Vegas, NV
   100% Owned
   State of Incorporation: NV

First Federal Investments, Inc*
   Dover, OH
   100% Owned
   State of Incorporation: OH
```

*LEI is N/A unless noted

2(b). Branch Verification: Attached
## Reserve Bank and VisaTide Data

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
- **RE**: If the branch information is correct, enter **RE** in the Data Action column.
- **Update**: If the branch information is incorrect or incomplete, revise the data, enter **Update** 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 removed by this depository institution, enter **Delete** in the Data Action column.
- **Add**: If a reportable branch is adding, 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
Where you are required, send a fax 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-10D reporting requirements, you must also submit FR Y-10D Demographic Branch Schedule for each branch with a Data Action of **Close, Delete, or Add**. The FR Y-10D report may be submitted in a handwritten format or via the FR Y-10D Online application - https://y10d.federalreserve.gov.

* **FRB LINC#:** Office Number, and FR Y-10D columns are for reference only. Verification of all values is not required.

### Table

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID [Y-10D]</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>County</th>
<th>IDAC, Uninsured?</th>
<th>Office Number</th>
<th>Fed Office</th>
<th>Fed Office ID [Y-10D]</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>RE</td>
<td>11/12/2014</td>
<td>Full Service</td>
<td>4906871</td>
<td>TECOY BRANCH</td>
<td>560 WEST MAIN ST SUITE D</td>
<td>SUAMISD</td>
<td>OR</td>
<td>97923-4100</td>
<td>TUSKOGA</td>
<td>TUSKOGA</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>560775</td>
<td></td>
</tr>
<tr>
<td>RE</td>
<td>11/12/2014</td>
<td>Full Service</td>
<td>5506871</td>
<td>UNIVERSITY HTS BRANCH</td>
<td>660 EAST THIRD STREET</td>
<td>UNIVISTAL</td>
<td>OH</td>
<td>46685</td>
<td>TUSKOGA</td>
<td>TUSKOGA</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>560775</td>
<td></td>
</tr>
</tbody>
</table>
**Report Item 3: Securities holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Country of citizenship or Incorporation</th>
<th>(1)(c) Number and % of each class of voting Security</th>
<th>(2)(a) Name</th>
<th>Country of citizenship or Incorporation</th>
<th>(2)(b) Number and % of each class of voting Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFD Financial Corp.</td>
<td>USA</td>
<td>117,980</td>
<td>12.03%</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ESOP</td>
<td>Ti Trust, Inc., Trustee</td>
<td>Quincy, IL, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 06-30-2018
<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if Other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title and Position with Subsidiaries (Include names of subsidiaries)</th>
<th>(3)(c) Title and Position with Other Businesses (Include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
<th>(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trent Troyer</td>
<td>President and CEO and Director</td>
<td>President/CEO/ Director</td>
<td>President and CEO and Director First Federal Community Bank, NA</td>
<td>President of First Federal Investments</td>
<td>3.11%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>New Philadelphia OH, USA</td>
<td>First Federal Community Bank, NA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greg Dorris</td>
<td>Senior VP, CFO, CIO and Treasurer</td>
<td>Senior VP, CFO, CIO and Treasurer</td>
<td>Senior VP, CFO, CIO and Treasurer First Federal Community Bank, NA</td>
<td>Member JIBC Properties LLC</td>
<td>0.22%</td>
<td>N/A</td>
<td>N/A JIBC Properties LLC 50%</td>
</tr>
<tr>
<td>Dover OH, USA</td>
<td>First Federal Community Bank, NA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


## Report Item 4: Insiders

### (1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if Other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
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<th>(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scott Finnell, Dover, OH USA</td>
<td>Executive VP First Federal Community Bank, NA</td>
<td>Executive VP First Federal Community Bank, NA</td>
<td>Member Kin Fin Ventures, LTD</td>
<td>1.82%</td>
<td>N/A</td>
<td>Kin Fin Ventures, LTD 50%</td>
</tr>
<tr>
<td>Michele Larkin, Dover, OH USA</td>
<td>Senior VP First Federal Community Bank, NA</td>
<td>Senior VP First Federal Community Bank, NA</td>
<td>N/A</td>
<td>1.78%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard Brinkman, Strasburg, OH USA</td>
<td>Regional President AAA East Central</td>
<td>Director First Federal Community Bank, NA</td>
<td>N/A</td>
<td>0.33%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Stephen Clinton, Dover, OH USA</td>
<td>President Capital Market Securities, Inc.</td>
<td>Chairman of the Board, Director First Federal Community Bank, NA</td>
<td>Member Financial Institution Partners, LLC</td>
<td>2.03%</td>
<td>N/A</td>
<td>Capital Market Securities, Inc. 56%</td>
</tr>
<tr>
<td>Leonard Gundy, New Philadelphia, OH, USA</td>
<td>President RL Gun, Inc.</td>
<td>Director First Federal Community Bank, NA</td>
<td>President RL Gun, Inc. Member Benchmark Realty LLC</td>
<td>1.04%</td>
<td>N/A</td>
<td>RL Gun, Inc. 78% Benchmark Realty LLC 100%</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if Other than with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Title and Position with Other Businesses (include names of other businesses)</td>
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<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
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</tr>
<tr>
<td><strong>David Kaufman</strong>&lt;br&gt;Sugarcreek, OH USA</td>
<td>President&lt;br&gt;Dave Kaufman Realty, Inc.</td>
<td>Director&lt;br&gt;First Federal Community Bank, NA</td>
<td>Member&lt;br&gt;West Main Investments&lt;br&gt;President&lt;br&gt;Damar Building, Inc.&lt;br&gt;President&lt;br&gt;Township Investments, Inc.&lt;br&gt;Member&lt;br&gt;1054 Investments, LLC</td>
<td>0.51%</td>
<td>N/A</td>
<td>West Main Investments&lt;br&gt;33.34%&lt;br&gt;Damar Building, Inc.&lt;br&gt;75.00%&lt;br&gt;Township Investments, Inc.&lt;br&gt;25%&lt;br&gt;1054 Investments, LLC&lt;br&gt;33.33%&lt;br&gt;Terra Firma Holdings, LLC&lt;br&gt;50%&lt;br&gt;Kaufman Realty Auctions, LLC&lt;br&gt;10%&lt;br&gt;Immobilien Gruppe, LLC&lt;br&gt;25%&lt;br&gt;Dave Kaufman Realty, Inc&lt;br&gt;100%</td>
</tr>
<tr>
<td>(1) Name, City, State, Country</td>
<td>(2) Principal Occupation if Other than with Bank Holding Company</td>
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<td>---------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Matthew Beachy, Sugarcreek, OH USA</td>
<td>President Troyer Furniture, Inc.</td>
<td>Director</td>
<td>Director First Federal Community Bank, NA</td>
<td>Member 1054 Investments, LLC</td>
<td>0.34%</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Director</td>
<td></td>
<td>Member TEB Coatings LLC</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Member LaFrost Holdings, LLC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doug Bambeck, Dover, OH USA</td>
<td>President and CCO Investment Partners, Ltd</td>
<td>Director</td>
<td>Director First Federal Community Bank, NA</td>
<td>N/A</td>
<td>0.92%</td>
<td>N/A</td>
</tr>
<tr>
<td>FFD Financial Corp., ESOP Trust Inc., Trustee Quincy, IL, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>12.03%</td>
<td>N/A</td>
</tr>
</tbody>
</table>