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. §§ 245a(a)(1), 802, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(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
12/11/2020
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):
September 30, 2020
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
404 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Delta Ohio 43515
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jill Ulrich
Name
CFO
Title

Area Code / Phone Number / Extension
419-822-2711
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? ☒ No ☐ Yes
If Yes, please indicate:
☐ Yes 1=Yes 0=No

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 collection of information 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 the information collection, and to respond to this burden. To report any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 2201 Constitution Avenue, 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.

First Feddelta Bancshares, Inc.
Legal Title of Subsidiary Holding Company

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

Delta Ohio 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)

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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: 09-30-20

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

Legal Title of Holding Company: First Feddelta Bancshares, MHC
Fiscal Year End: 09-30-20

2a. Organization Chart

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

100%

First Feddelta 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 12/11/20
Form FR Y-6
Legal Title of Holding Company: First Fedelta Bancshares, MHC
Fiscal Year End: 09-30-20

Report Item 3: Securities Holders

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

(Change your text and add the appropriate instructions for 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 + - at the space where you would like the line break.

Institution’s Note: (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 as of fiscal year ending 09-30-2020.</th>
<th>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 09-30-2020.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Name, City, State, Country</td>
<td>(a) Name, City, State, Country</td>
</tr>
<tr>
<td>(b) Country of Citizenship or Incorporation</td>
<td>(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>Number and Percentage of Each Class of Voting Securities (Please include type of security.)</td>
<td>Number and Percentage of Each Class of Voting Securities (Please include type of security.)</td>
</tr>
<tr>
<td>None</td>
<td>NA</td>
</tr>
<tr>
<td>None</td>
<td>NA</td>
</tr>
<tr>
<td>None</td>
<td>NA</td>
</tr>
<tr>
<td>None</td>
<td>NA</td>
</tr>
</tbody>
</table>
### Current security holder with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 06-30-2020.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>City, State, Country</th>
<th>Percentage of Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Fedelta Bancshares, MHC, Delta, ON USA</td>
<td>USA</td>
<td>Common shares, 100 shares, 100%, Voting Percentage 100%</td>
</tr>
</tbody>
</table>

### Securities holders not listed in 1(a) through 1(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 06-30-2020.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>City, State, Country</th>
<th>Percentage of Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

**Instructions:** Please complete all items in red, in addition to including all appropriate securities held 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.”

**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.

**Instructor’s Note:** (If you would like to include a note, please add it here.)
<table>
<thead>
<tr>
<th>[1] Name, City, State, Country</th>
<th>[2] Principal Occupation if other than with holding company</th>
<th><a href="a">3</a> Title &amp; Position with holding company</th>
<th><a href="b">3</a> Title &amp; Position with subsidiaries (include names of subsidiaries)</th>
<th><a href="c">3</a> Title &amp; Position with other companies (include names of other companies)</th>
<th><a href="d">3</a> Percentage of voting shares in holding company</th>
<th><a href="e">3</a> Percentage of voting shares in subsidiaries (include names of subsidiaries)</th>
<th><a href="d">4</a> [List Names of Other Companies (includes partnerships) if 5% or more of voting securities are held]</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Long, Bowling Green, OH, USA</td>
<td>Golf Course owner</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Craig Fortin, Macedon, OH, USA</td>
<td>N/A</td>
<td>President/CEO</td>
<td>President/CEO of First Federal S&amp;L Assoc of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Robert Peinert, Bowling Green, OH, USA</td>
<td>Retired</td>
<td>Board Member</td>
<td>Director</td>
<td>NA</td>
<td>NA</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>NA</td>
<td>NA</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>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>Attorney</td>
<td>Board Member</td>
<td>Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>Attorney, Sole Practitioner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jill Ullrich, Whitehouse, OH, USA</td>
<td>N/A</td>
<td>Chief Financial Officer</td>
<td>CFO of First Federal S&amp;L Assoc of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Elizabeth Reynolds, Holland, OH, USA</td>
<td>N/A</td>
<td>Chief Retail Officer</td>
<td>Chief Retail Officer of First Federal S&amp;L Assoc of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Title &amp; Position with Holding Company</td>
<td>Title &amp; Position with Subsidiaries</td>
<td>Initials</td>
<td>Percentage of Voting Shares in Holding Company</td>
<td>Initials</td>
<td>Percentage of Voting Shares in Subsidiaries</td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>--------------------------------------</td>
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<td>----------</td>
<td>-----------------------------------------------</td>
<td>----------</td>
<td>---------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>James Long, Waterville, OH, USA</td>
<td>Golf Course Owner, Chairman of the Board</td>
<td>Chairman of the Board</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Craig Fortin, Mendota, OH, USA</td>
<td>N/A</td>
<td>President/CEO, President of First Federal S&amp;L Assn of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Robert Peirce, Bowling Green, OH, USA</td>
<td>Attorney</td>
<td>Secretary of the Board, Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
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<td>Director</td>
<td>NA</td>
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<td>Secretary of the Board, Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>David Chamberlain, Liberty Center, OH, USA</td>
<td>Attorney</td>
<td>Board Member, Director</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Jill Ulrich, Whitehouse, OH, USA</td>
<td>N/A</td>
<td>Chief Financial Officer, CFO of First Federal S&amp;L Assn of Delta</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
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