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 3106(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, 1850ac(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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. Trent Trotter

Name of the Holding Company Director and Official
Director/President/CEO

Title of the Holding Company Director and Officer

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 Officer
12/09/2021
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.

This report form is to be filled 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.

Date of Report (top-tier holding company's fiscal year-end):
06/30/2021
Month / Day / Year

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

Reporter's 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

Name Accounting Manager

Title

Area Code / Phone Number / Extension
330-364-7777

Area Code / FAX Number
330-364-3908

Email Address
lrussell@fristfed.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 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 5.53 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.
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
Results: A list of branches for your depository institution: FIRST FEDERAL COMMUNITY BANK NATIONAL ASSOCIATION (ID_RSSD: 540775).

This depository institution is held by FFD FINANCIAL CORPORATION (2506805) of DOVER  OH.
The data are as of 06/30/2021. Data reflects information that was received and processed through 07/06/2021.

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 Schedule 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.
| Date/Action | Effective Date | Branch ID, Branch | Popular Name | Street Address | City | State | Zip Code | Country | FISC, National* | Office Name | FED ID Code* | Comments |
|-------------|----------------|------------------|--------------|----------------|------|-------|----------|---------|---------------|------------|------------|-----------|----------|
| OK          | Add Service    | 101277           | BURLINGTON BRANCH | 2331 BURLINGTON AVENUE | BURLINGTON | KY | 41017 | UNITED STATES | Not Required | FIRST FEDERAL COMMUNITY BANK NATIONAL ASSOCIATION | 101277 |           |           |          |
| OK          | Add Service    | 101278           | FAIRLESS HILLS BRANCH | 2555 FAIRLESS HILLS AVENUE | FAIRLESS HILLS | PA | 19030 | UNITED STATES | Not Required | FIRST FEDERAL COMMUNITY BANK NATIONAL ASSOCIATION | 101278 |           |           |          |
| OK          | Add Service    | 101279           | KENNEBUNK Br | 376 MAIN ST | KENNEBUNK | ME | 04043 | UNITED STATES | Not Required | FIRST FEDERAL COMMUNITY BANK NATIONAL ASSOCIATION | 101279 |           |           |          |
| OK          | Add Service    | 101280           | NEW PHILADELPHIA BRANCH | 226 MAIN ST | NEW PHILADELPHIA | PA | 19105 | UNITED STATES | Not Required | FIRST FEDERAL COMMUNITY BANK NATIONAL ASSOCIATION | 101280 |           |           |          |
| OK          | Add Service    | 101281           | SURRY OFFICE | 400 SURRY ST | SURRY HIGHLANDS | NC | 28081 | UNITED STATES | Not Required | FIRST FEDERAL COMMUNITY BANK NATIONAL ASSOCIATION | 101281 |           |           |          |
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name</th>
<th>(1)(b) City, State, Country or Incorporation</th>
<th>(1)(c) Number and % of each class of voting Security</th>
<th>(2)(a) Name</th>
<th>(2)(b) City, State, Country or Incorporation</th>
<th>(2)(c) Number and % of each class of voting Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFD Financial Corp.</td>
<td>USA</td>
<td>99,124</td>
<td>10.08%</td>
<td>ESOP</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if Other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title and Position with Other Businesses (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>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, New Philadelphia, OH, USA</td>
<td>N/A</td>
<td>President/CEO/Director</td>
<td>President and CEO and Director First Federal Community Bank, NA President of First Federal Investments VP and Director FFD Risk Management</td>
<td>N/A</td>
<td>3.09%</td>
<td>N/A</td>
</tr>
<tr>
<td>Greg Dorris, Dover, OH, USA</td>
<td>N/A</td>
<td>Senior VP, CFO, CIO and Treasurer</td>
<td>Senior VP, CFO, CIO and Treasurer First Federal Community Bank, NA Treasurer of First Federal Investments VP and Director FFD Risk Management</td>
<td>Member JBC Properties LLC</td>
<td>0.25%</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>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>
<td>Percentage of Voting Shares in Bank Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----------------------</td>
<td>-------------------------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Scott Finnell</td>
<td>Dover, OH USA</td>
<td>N/A</td>
<td>Executive VP and Corporate Secretary</td>
<td>Executive VP and Corporate Secretary&lt;br&gt;First Federal Community Bank, NA&lt;br&gt;Vice President of First Federal Investments</td>
<td>1.87%</td>
<td>N/A</td>
</tr>
<tr>
<td>Michele Larkin</td>
<td>Dover, OH USA</td>
<td>N/A</td>
<td>Senior VP</td>
<td>Senior VP&lt;br&gt;First Federal Community Bank, NA</td>
<td>1.83%</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard Brinkman</td>
<td>Streetsboro, OH USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director&lt;br&gt;First Federal Community Bank, NA</td>
<td>0.52%</td>
<td>N/A</td>
</tr>
<tr>
<td>Stephen Clinton</td>
<td>Dover, OH USA</td>
<td>President Capital Market Securities, Inc.</td>
<td>Chairman of the Board, Director</td>
<td>President Capital Market Securities, Inc.&lt;br&gt;Managing Member Financial Institution Partners, LLC</td>
<td>2.02%</td>
<td>N/A</td>
</tr>
<tr>
<td>(1) Name, City, State, Country</td>
<td>(2) Principal Occupation if Other than with Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(b) Title and Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Bank Holding Company</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
<td>(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)</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</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.</td>
<td>1.04%</td>
<td>N/A</td>
<td>RL Gun, Inc. 78% Benchmark Realty LLC 100%</td>
</tr>
<tr>
<td>David Kaufman Sugarcreek, OH USA</td>
<td>President Dave Kaufman Realty, Inc.</td>
<td>Director First Federal Community Bank, NA</td>
<td>President Dave Kaufman Realty, Inc. President Damar Building, Inc. President Township Investments, Inc. Member 1054 Investments, LLC Member Terra Firma Holdings, LLC Member Immobilien Gruppe, LLC Member West Main Investments Member Kaufman Realty Auctions, LLC</td>
<td>0.61%</td>
<td>N/A</td>
<td>Dave Kaufman Realty, Inc. 100% Damar Building, Inc. 75.00% Township Investments, Inc. 25% 1054 Investments, LLC 33.33% Terra Firma Holdings, LLC 50% Immobilien Gruppe. LLC 25% West Main Investments 33.34%</td>
</tr>
<tr>
<td>Name</td>
<td>Principal Occupation if Other than with Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Subsidiaries (Include names of subsidiaries)</td>
<td>(3)(b) Title and Position with Other Businesses (Include names of other businesses)</td>
<td>(3)(c) Percentage of Voting Shares in Bank Holding Company</td>
<td>(4)(a) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</td>
<td>(4)(b) 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)</td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Matthew Beachy</td>
<td>President Troyer Furniture, Inc.</td>
<td>Director First Federal Community Bank, NA</td>
<td>President Troyer Furniture, Inc. Member 1054 Investments, LLC Member TEB Coatings LLC Member LaFrost Holdings, LLC</td>
<td>0.35%</td>
<td>N/A</td>
<td>Troyer Furniture, Inc. 1054 Investments, LLC TEB Coatings LLC LaFrost Holdings, LLC</td>
</tr>
<tr>
<td>Sugar Creek, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>50% 33.33% 50%</td>
</tr>
<tr>
<td>Doug Bangske</td>
<td>President and CCO Investment Partners, Ltd</td>
<td>Director First Federal Community Bank, NA</td>
<td>President and CCO Investment Partners, Ltd</td>
<td>0.92%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Dover, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Matthew Miller</td>
<td>N/A</td>
<td>Senior VP First Federal Community Bank, NA</td>
<td>N/A</td>
<td>0.29%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Baltic, OH USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary Burns</td>
<td>CEO/President Barbour Publishing, Inc.</td>
<td>Director First Federal Community Bank, NA</td>
<td>CEO/President Barbour Publishing, Inc. Vice President Evangelical Christian Publishers Association Board of Directors</td>
<td>0.06%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>New Philadelphia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OH, USA</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>
<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>FFD Financial Corp. ESOP</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>10.08%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>