



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, 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]
 Signature of Holding Company Director and Official

01/26/2023
 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):

06/30/2022

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

City

OH

State

44622

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Laurie Russell

Name

Controller/Banking Officer

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?

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 ...

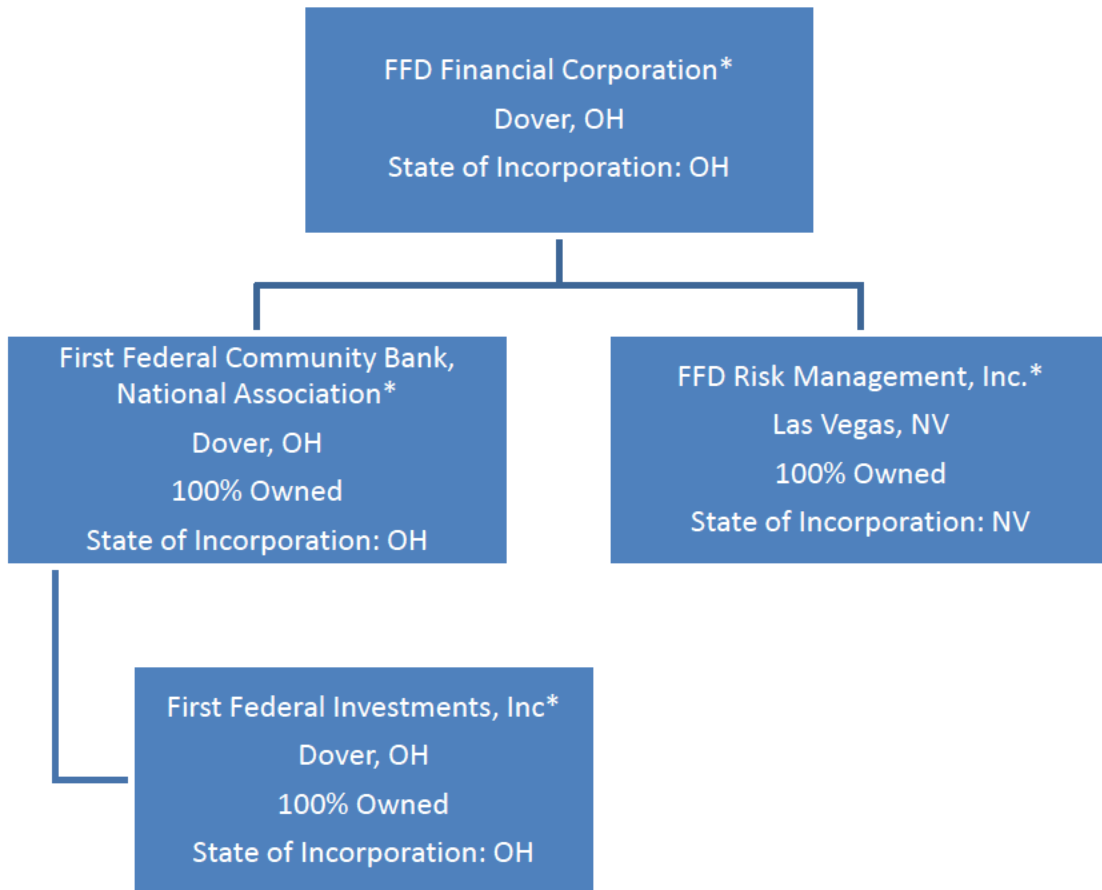
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6
FFD Financial Corporation
Dover, OH
Fiscal Year Ending June 30, 2022

Report Item

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

2(a). Organizational Chart



*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 **06/30/2022**. Data reflects information that was received and processed through **07/06/2022**.

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 | | Full Service (Head Office) | 540775 | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 321 NORTH WOOSTER AVENUE | DOVER | OH | 44622 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 4164777 | BERLIN BRANCH | 4737 US 62 | BERLIN | OH | 44610 | HOLMES | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 5658460 | NORTH DOVER BRANCH | 141 WEST OHIO AVENUE | DOVER | OH | 44622 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 4144939 | ON THE BOULEVARD BRANCH | 902 BOULEVARD ST | DOVER | OH | 44622 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Electronic Banking | 4438704 | ONLINE BANKING BRANCH | 321 NORTH WOOSTER AVENUE | DOVER | OH | 44622 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 4564863 | MT. HOPE BRANCH | 7789 COUNTY ROAD 77 | MOUNT HOPE | OH | 44660 | HOLMES | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 4144948 | NEW PHILADELPHIA BRANCH | 244 WEST HIGH AVE | NEW PHILADELPHIA | OH | 44663 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 4144957 | SUGARCREEK BRANCH | 1115 CHERRY RIDGE DR SW | SUGARCREEK | OH | 44681 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |
| OK | | Full Service | 5334018 | UHRICHSVILLE BRANCH | 302 EAST THIRD STREET | UHRICHSVILLE | OH | 44683 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION | 540775 | |

Form FR Y-6
FFD Financial Corporation
Dover, OH
Fiscal Year Ending June 30, 2022

Report Item 3: Securities holders

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

| Current security holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 06-30-2022 | | | | 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 06-30-2022 | | |
|--|--|---|-------|--|--|--|
| (1)(a) Name City, State, Country | (1)(b) Country of citizenship or Incorporation | (1)(c) Number and % of each class voting Security | | (2)(a) Name City, State, Country | (2)(b) Country of citizenship or Incorporation | (2)(c) Number and % of each class of voting Security |
| FFD Financial Corp. ESOP Trustee: E.L. Loader, Richard A. Brinkman, Jr. and Leonard L. Gundy Custodian: TI Trust, Inc. Quincy, IL, USA | USA | 294,789 | 9.98% | N/A | | |

Form FR Y-6
FFD Financial Corporation
Dover, OH
Fiscal Year Ending June 30, 2022

Report Item 4: Insiders

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

| (1) Name, City, State, Country | (2) Principal Occupation if Other than with Bank Holding Company | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title and Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title and Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (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) |
|---|--|--|---|--|--|---|--|
| Trent Troyer New Philadelphia OH, USA | N/A | President/CEO/ Director | President and CEO and Director First Federal Community Bank, NA President of First Federal Investments VP and Director FFD Risk Management | N/A | 2.94% | N/A | N/A |
| Greg Dorris Dover OH, USA | N/A | Senior VP, CFO and Treasurer | Senior VP, CFO and Treasurer First Federal Community Bank, NA Treasurer of First Federal Investments VP and Director FFD Risk Management | Member JJBC Properties LLC | 0.27% | N/A | JJBC Properties LLC 50% |

Report Item 4: Insiders

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

| (1) Name, City, State, Country | (2) Principal Occupation if Other than with Bank Holding Company | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title and Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title and Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (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) |
|--|--|--|--|--|--|---|--|
| Scott Finnell Dover, OH USA | N/A | Executive VP and Corporate Secretary | Executive VP and Corporate Secretary First Federal Community Bank, NA Vice President of First Federal Investments | N/A | 1.89% | N/A | N/A |
| Michele Larkin Dover, OH USA | N/A | Senior VP | Senior VP First Federal Community Bank, NA | N/A | 2.21% | N/A | N/A |
| Richard Brinkman Streetsboro, OH USA | N/A | Director | Director First Federal Community Bank, NA | Treasurer, AAA/CAA Conference of Independent, Inc. | 0.58% | N/A | N/A |
| Stephen Clinton New Philadelphia, OH US | President Capital Market Securities, Inc. | Chariman of the Board, Director | Chariman of the Board, Director First Federal Community Bank, NA | President Capital Market Securities, Inc. Managing Member Financial Institution Partners, LLC | 2.02% | N/A | Capital Market Securities, Inc. 56% |

Report Item 4: Insiders

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

| (1) Name, City, State, Country | (2) Principal Occupation if Other than with Bank Holding Company | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title and Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title and Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (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) |
|--|--|--|---|--|--|---|--|
| Leonard Gundy New Philadelphia OH, USA | President RL Gun, Inc. | Director | Director First Federal Community Bank, NA | President RL Gun, Inc. | 1.04% | N/A | RL Gun, Inc. 78% |
| David Kaufman Sugarcreek, OH USA | President Dave Kaufman Realty, Inc. | Director | Director First Federal Community Bank, NA | President Dave Kaufman Realty, Inc. President Damar Building, Inc. President Township Investments, Inc. Member 1054 Investments, LLC Member Immobilien Gruppe, LLC Member West Main Investments Member Kaufman Realty Auctions, LLC | 0.63% | N/A | Dave Kaufman Realty, Inc 100% Damar Building, Inc. 75.00% Township Investments, Inc. 25% 1054 Investments, LLC 33.33% Immobilien Gruppe, LLC 25% West Main Investments 33.34% |

Report Item 4: Insiders

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

| (1) Name, City, State, Country | (2) Principal Occupation if Other than with Bank Holding Company | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title and Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title and Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (inlcude names of subsidiaries) | (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) |
|---|--|--|---|---|--|---|--|
| Matthew Beachy Sugarcreek, OH USA | President Troyer Furniture, Inc. | Director | Director First Federal Community Bank, NA | President Troyer Furniture, Inc. Member 1054 Investments, LLC Member/President TEB Coatings LLC Member/Owner LaFrost Holdings, LLC | 0.36% | N/A | Troyer Furniture, Inc. 100% 1054 Investments, LLC 33.33% TEB Coatings LLC 95% LaFrost Holdings, LLC 100% |
| Doug Bambeck Dover, OH USA | President and CCO Investment Partners, Ltd | Director | Director First Federal Community Bank, NA | President and CCO Investment Partners, Ltd | 0.91% | N/A | N/A |
| Matthew Miller Baltic, OH USA | N/A | N/A | Senior VP First Federal Community Bank, NA | N/A | 0.32% | N/A | N/A |
| Mary Burns New Philadelphia OH, USA | CEO/President Barbour Publishing, Inc. | Director | Director First Federal Community Bank, NA | CEO/President Barbour Publishing, Inc. President Tuscarawas Public Library Board of Trustees | 0.10% | N/A | N/A |