

Board of Governors of the Federal Reserve System



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.

Date of Report (top-tier holding company's fiscal year-end):

September 30, 2022

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

I, **Craig F. Fortin**

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

First Feddelta Bancshares, MHC

Legal Title of Holding Company

404 Main Street

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

Delta	OH	43515
City	State	Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Brent L. Beard **Chief Financial Officer**

Name Title

419-822-2711

Area Code / Phone Number / Extension

419-822-5691

Area Code / FAX Number

bbeard@firstfeddelta.com

E-mail Address

www.firstfeddelta.bank

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

Signature of Holding Company Director and Official

Craig F. Fortin

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. _____

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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

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 OH 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

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City State Zip Code

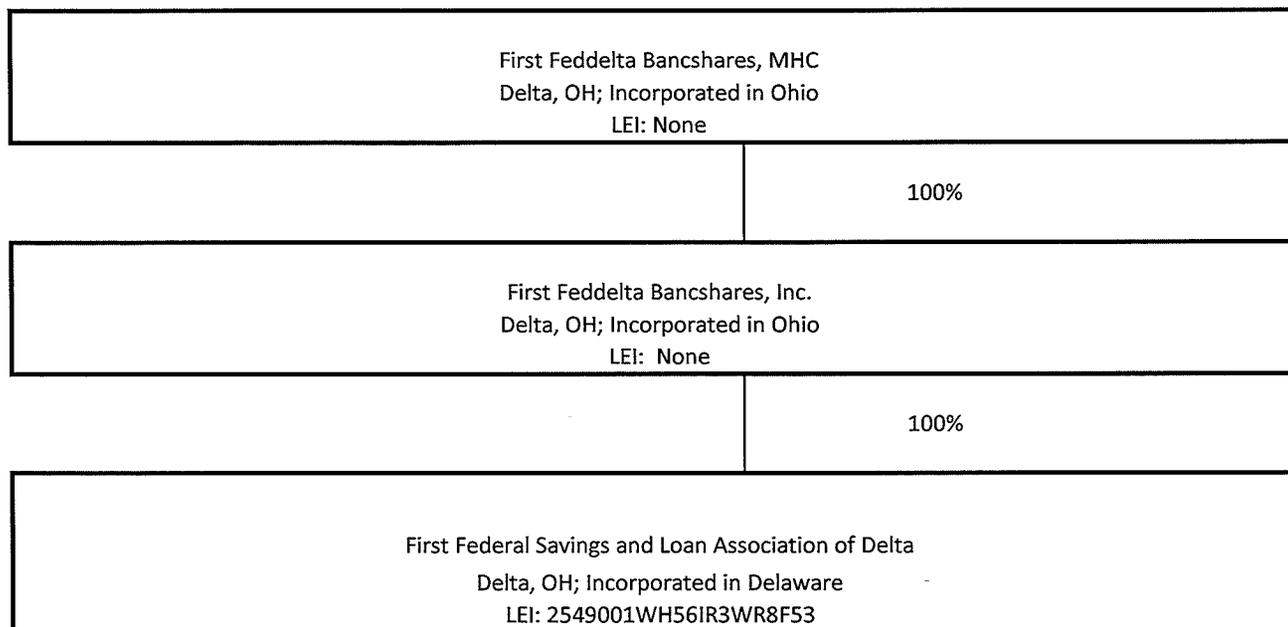
Physical Location (if different from mailing address)

Form FR Y-6

Legal Title of Holding Company: First Feddelta Bancshares, MHC

Fiscal Year End: 09-30-22

2a. Organization Chart



2b. Domestic Branch Listing

Branch Listing below:

Branch Service Type	Branch ID_RSSD*	Street Address	City	State	Zip Code	County
Full Service (Head Office)	80374	404 MAIN STREET	DELTA	OH	43515	FULTON
Full Service	4141862	8165 AIRPORT HIGHWAY	HOLLAND	OH	43528	LUCAS
Full Service	4141880	123 NORTH MAIN STREET	SWANTON	OH	43558	FULTON
Full Service	4141929	3234 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	OH	43615	LUCAS
Full Service	4141947	30 SOUTH THIRD STREET	WATERVILLE	OH	43566	LUCAS
Full Service	4141956	6600 PROVIDENCE STREET	WHITEHOUSE	OH	43571	LUCAS

Results: A list of branches for your depository institution: **FIRST FEDERAL SAV**
 This depository institution is held by **FIRST FEDELTA BANCSHARES, MHC (41!**
 The data are as of **09/30/2021**. Data reflects information that was received at

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the ac
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,
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column
- Delete:** If a branch listed was never owned by this depository institution, enter
- Add:** If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try us

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detail
 If you are e-mailing this to your FRB contact, put your institution name, city a

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	80374
OK		Full Service	4141862
OK		Full Service	4141880
OK		Full Service	4141929
OK		Full Service	4141947
OK		Full Service	4141956

INGS AND LOAN ASSOCIATION OF DELTA (ID_RSSD: 80374).
51919) of DELTA, OH.
nd processed through 10/05/2021.

ctions specified below

1. enter '**Change**' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column and the sale or closure date in the **Effective Date** column.
or '**Delete**' in the **Data Action** column.
enter '**Add**' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

single landscape orientation, page scaling, and/or legal sized paper.

led instructions on this site for more information.
nd state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
Online application - <https://y10online.federalreserve.gov>.

. Verification of these values is not required.

Popular Name	Street Address
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	404 MAIN STREET
HOLLAND BRANCH	8165 AIRPORT HIGHWAY
SWANTON BRANCH	123 NORTH MAIN STREET
TOLEDO BRANCH	3234 NORTH HOLLAND SYLVANIA ROAD
WATERVILLE BRANCH	30 SOUTH THIRD STREET
WHITEHOUSE BRANCH	6600 PROVIDENCE STREET

tive Date column.

City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*
DELTA	OH	43515	FULTON	UNITED STATES	Not Required	Not Required
HOLLAND	OH	43528	LUCAS	UNITED STATES	Not Required	Not Required
SWANTON	OH	43558	FULTON	UNITED STATES	Not Required	Not Required
TOLEDO	OH	43615	LUCAS	UNITED STATES	Not Required	Not Required
WATERVILLE	OH	43566	LUCAS	UNITED STATES	Not Required	Not Required
WHITEHOUSE	OH	43571	LUCAS	UNITED STATES	Not Required	Not Required

