

**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

N/A

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

Reporter's Name, Street, and Mailing Address

**Third Federal Savings and Loan Assoc. of Cleve., MHC**

Legal Title of Holding Company

**7007 Broadway Avenue**

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

**Cleveland**

**Ohio**

**44105**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Chris Dlouhy**

**Regulatory Reporting**

Name

Title

**216-883-2287**

Area Code / Phone Number / Extension

**216-441-0055**

Area Code / FAX Number

**christopher.dlouhy@thirdfederal.com**

E-mail Address

N/A

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

**I. Marc A. Stefansk**

Name of the Holding Company Director and Official

**Chairman, President, and Chief Executive Officer**

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.

*Marc A Stefansk*

Signature of Holding Company Director and Official

**12/15/2022**

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

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."

## 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.

### TFS Financial Corporation

Legal Title of Subsidiary Holding Company

7007 Broadway Avenue

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

Cleveland Ohio 44105  
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)

Legal Title of Subsidiary Holding Company

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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)

**THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC**

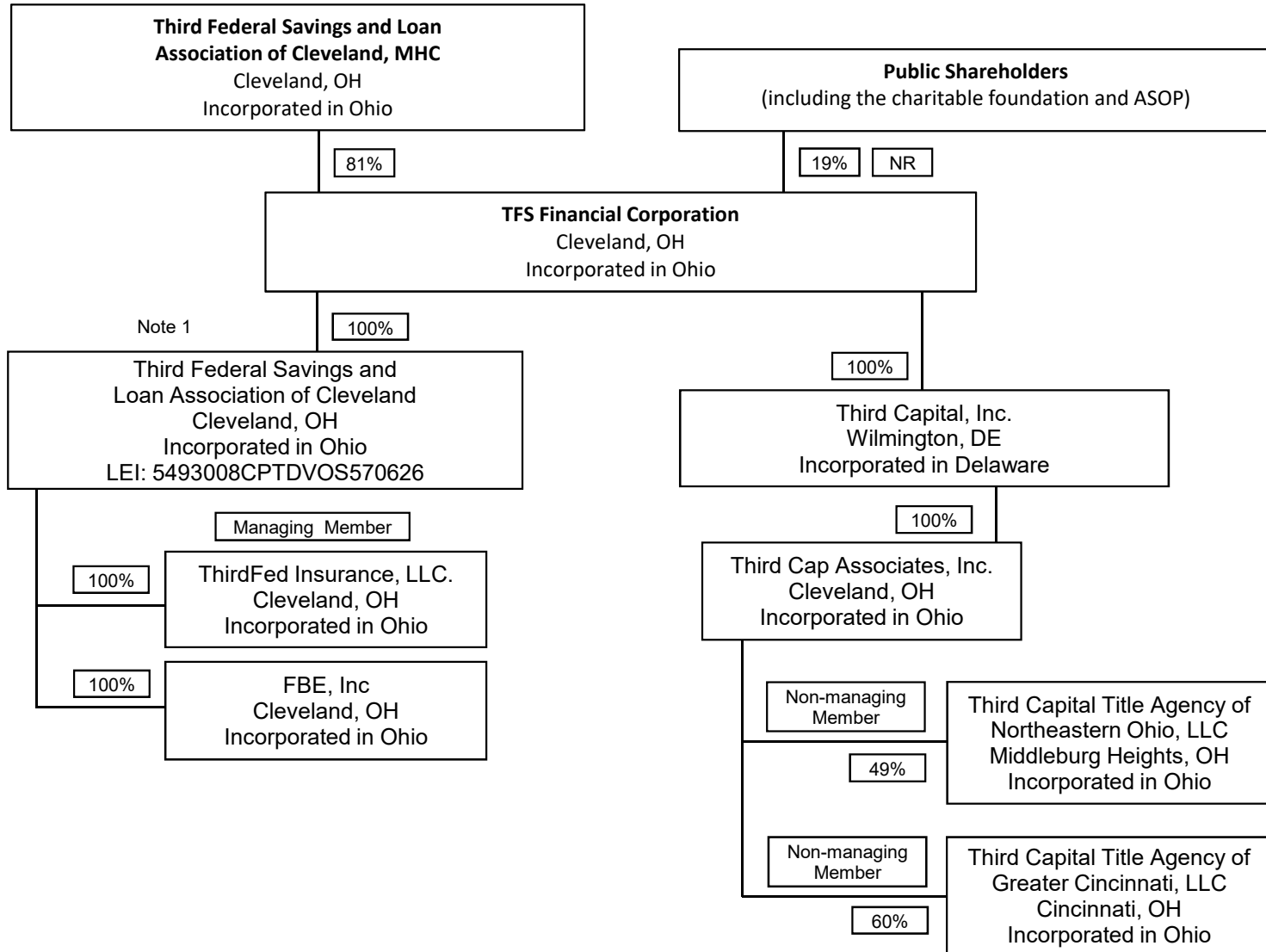
Cleveland, OH

Fiscal Year Ending September 30, 2022

**Report Item**

1a: Third Federal Savings and Loan Association of Cleveland, MHC does not prepare an annual report and is not registered with the SEC.

2a: Organizational Chart



Note (1) - LEI is N/A unless noted.

NR - Not Reportable on the Form FRY-10

Results: A list of branches for your holding company: **THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC (3828036) of CLEVELAND, OH.**

The data are as of **09/30/2022**. Data reflects information that was received and processed through **10/05/2022**.

**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	1212/22	Full Service (Head Office)	915878	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	7007 BROADWAY AVENUE	CLEVELAND	OH	44105	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148160	BOCA RATON BRANCH	70 S DIXIE HIGHWAY, SUITE B	BOCA RATON	FL	33432	PALM BEACH	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148179	BONITA SPRINGS BRANCH	25301 SOUTH TAMIAMI TRAIL	BONITA SPRINGS	FL	34134	LEE	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148245	CLEARWATER BRANCH	29247 US HWY 19 N	CLEARWATER	FL	33761	PINELLAS	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4192305	CORAL SPRINGS	2360 N UNIVERSITY DR	CORAL SPRINGS	FL	33065	BROWARD	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148254	DELRAY BRANCH	15086 JOG RD	DELRAY BEACH	FL	33446	PALM BEACH	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148290	FORT MYERS BRANCH	5030 SOUTH CLEVELAND AVE	FORT MYERS	FL	33907	LEE	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148320	GREENACRES BRANCH	6125 LAKE WORTH RD	GREENACRES	FL	33463	PALM BEACH	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	2388346	HALLANDALE BRANCH	929 EAST HALLANDALE BEACH BOULEVARD	HALLANDALE	FL	33009	BROWARD	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148375	NAPLES BRANCH	1410 PINE RIDGE RD	NAPLES	FL	34108	COLLIER	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148405	NORTH PALM BEACH BRANCH	11701 US HIGHWAY 1, SUITE B	NORTH PALM BEACH	FL	33408	PALM BEACH	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	3821046	PLANTATION	8500 WEST BROWARD BOULEVARD	PLANTATION	FL	33324	BROWARD	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	2966360	NEW PORT RICHEY BRANCH	8270 RIDGE ROAD	PORT RICHEY	FL	34668	PASCO	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148450	SAINT PETERSBURG BRANCH	262 37TH AVE NORTH	SAINT PETERSBURG	FL	33704	PINELLAS	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148469	SARASOTA BRANCH	4048 JENKINS PLACE	SARASOTA	FL	34238	SARASOTA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148478	SEMINOLE BRANCH	7750 SEMINOLE BLVD	SEMINOLE	FL	33772	PINELLAS	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148629	TAMPA BRANCH	11707 NORTH DALE MABRY HIGHWAY	TAMPA	FL	33618	HILLSBOROUGH	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4192293	AVON BRANCH	35592 DETROIT ROAD	AVON	OH	44011	LORAIN	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148188	BRECKSVILLE BRANCH	8943 BRECKSVILLE RD	BRECKSVILLE	OH	44141	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148209	BRUNSWICK BRANCH	3890 CENTER RD	BRUNSWICK	OH	44212	MEDINA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148366	MIDDLEBURG HEIGHTS BRANCH	6849 PEARL RD	CLEVELAND	OH	44130	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148423	OHIO CITY BRANCH	1900 W 25TH ST	CLEVELAND	OH	44113	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148647	WESTOWN BRANCH	10642 LORAIN AVE	CLEVELAND	OH	44111	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148236	CHAPEL HILL BRANCH	490 HOWE AVE	CUYAHOGA FALLS	OH	44221	SUMMIT	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148263	EUCLID BRANCH	22332 LAKE SHORE BLVD	EUCLID	OH	44123	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148272	FAIRLAWN BRANCH	2875 W MARKET ST	FAIRLAWN	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148311	GARFIELD COMMONS BRANCH	12594 ROCKSIDE ROAD	GARFIELD HEIGHTS	OH	44125	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148339	MAYFIELD BRANCH	5780 MAYFIELD ROAD	MAYFIELD HTS	OH	44124	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148348	MEDINA BRANCH	4018 MEDINA RD SUITE A	MEDINA	OH	44256	MEDINA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148357	MENTOR BRANCH	7339 MENTOR AVE	MENTOR	OH	44060	LAKE	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148384	NORTH OLMSTED BRANCH	26949 LORAIN ROAD	NORTH OLMSTED	OH	44070	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148496	RIDGE ROAD	5950 RIDGE ROAD	PARMA	OH	44129	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4192284	SNOW ROAD	1616 SNOW RD	PARMA	OH	44134	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148441	ROCKY RIVER BRANCH	21651 CENTER RIDGE RD	ROCKY RIVER	OH	44116	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148610	STRONGSVILLE BRANCH	18380 ROYALTON RD	STRONGSVILLE	OH	44136	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148638	TWINSBURG BRANCH	9057 DARRROW RD	TWINSBURG	OH	44087	SUMMIT	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	
ok	1212/22	Full Service	4148227	CEDAR CENTER BRANCH	13908 CEDAR ROAD	UNIVERSITY HEIGHTS	OH	44118	CUYAHOGA	UNITED STATES	Not Required	Not Required	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND	915878	

2b: Domestic branch listing provided to the Federal Reserve Bank of Cleveland.

**3: Shareholders**

(1)(a)(b)(c) Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 09-30-2022.

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Shares
N/A		

(2)(a)(b)(c) Current shareholders 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 09-30-2022.

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Shares
N/A		

**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 Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Marc A. Stefanski Palm Beach, FL USA	N/A	Director/Chairman/ CEO/President	Director/Chairman/CEO/Pres of TFS&L <sup>(2)</sup> Director of TCI <sup>(3)</sup> Director/Chairman/CEO/Pres of TFS Fin Corp <sup>(4)</sup>	N/A	0%	less than 1% TFS Financial Corporation	N/A
John P. Ringenbach Lakewood, OH USA	Retired	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	N/A	0%	less than 1% TFS Financial Corporation	N/A
Terrence R. Ozan Lyndhurst, OH USA	Retired	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	Director of State Industrial Products Director of Innovative Medical Equipment LLC Director of Mercury Biomed LLC	0%	less than 1% TFS Financial Corporation	N/A
Robert A. Fiala Willoughby, OH USA	Architect	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	Partner at ThenDesign Architecture Ltd.	0%	less than 1% TFS Financial Corporation	ThenDesign Architecture, LLC 30.0% Greenland Engineering, LLC 65.0% NEWCITY 45.0%
Ashley H. Williams Huntington, NY USA	N/A	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	N/A	0%	Less than 1% TFS Financial Corporation	N/A
Barbara J. Anderson Cleveland Heights, OH USA	CEO	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	President of Empowering and Strengthening Ohio's People CEO of Another Chance Ohio	0%	less than 1% TFS Financial Corporation	N/A
Martin J. Cohen Naples, FL USA	Management/Partner	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	Managing partner of H&M Management President of Elayne Apartments President of Capital Mortgage Managing partner of Har Mar Company Sole proprietor of Smart Realty Managing partner of Tallmadge Associates General partner of Hillside General Partnership General partner of Riverside House General partner of Oak Knoll Associates	0%	less than 1% TFS Financial Corporation	H&M Management 50.0% Elayne Apartments 31.5% Capital Mortgage 100.0% Har Mar Company 54.0% Smart Realty LLC 100.0% Tallmadge Associates 35.0% Hillside General Partnership 100.0% Riverside House 100.0% Oak Knoll Associates 100.0%

(1) Third Cap Associates, Inc.

(2) Third Federal Savings and Loan Association of Cleveland

(3) Third Capital, Inc.

(4) TFS Financial Corporation

4: Insiders continued

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)( a) Title & Position with Holding Company	(3)( b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)( c) Title & Position with other Businesses (include names of other businesses)	(4)( a) Percentage of Voting Shares in Holding Company	(4)( b) Percentage of voting Shares in Subsidiaries (include names of subsidiaries)	(4)( c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William C. Mulligan Hunting Valley, OH USA	Retired	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	Director of Universal Electronics, Inc.	0%	less than 1% TFS Financial Corporation	N/A
Anthony J. Asher Osprey FL USA	Business Owner	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	Chairman at Weston Inc.	0%	less than 1% TFS Financial Corporation	Graystone Properties, Inc. 50.0%
Daniel F. Weir Naples, FL USA	Retired	Director	Director of TFS&L <sup>(2)</sup> Director of TFS Fin Corp <sup>(4)</sup>	N/A	0%	less than 1% TFS Financial Corporation	N/A
Meredith S. Weil Cleveland Hts, OH USA	N/A	Director and Chief Operating Officer and Secretary	Director/President/CEO of TCA <sup>(1)</sup> Director and Chief Operating Officer and Secretary of TFS&L <sup>(2)</sup> Director/President/CEO of TCI <sup>(3)</sup> Director and Chief Operating Officer and Secretary of TFS Fin Corp <sup>(4)</sup> Director/President/CEO of FBE, Inc.	N/A	0%	less than 1% TFS Financial Corporation	N/A
Cathy W. Zbanek Shaker Hts, OH USA	N/A	Vice President	Chief Synergy Officer of TFS&L <sup>(2)</sup> Vice President of TFS Fin Corp <sup>(4)</sup>	N/A	0%	less than 1% TFS Financial Corporation	Wi koff & Sons, LLC 26.6%
Timothy W. Mulhern University Hts, OH USA	N/A	Chief Financial Officer and Treasurer	Director and Treasurer of TCA <sup>(1)</sup> Chief Financial Officer and Treasurer of TFS&L <sup>(2)</sup> Director and Treasurer of TCI <sup>(3)</sup> Chief Financial Officer and Treasurer of TFS Fin Corp <sup>(4)</sup> Director and Vice President/ Treasurer of FBE, Inc.	N/A	0%	less than 1% TFS Financial Corporation	N/A
Susanne N. Miller Stow, OH USA	N/A	Vice President	Chief Accounting Officer of TFS&L <sup>(2)</sup> Chief Accounting Officer of TFS Fin Corp <sup>(4)</sup> Vice President/Secretary of FBE, Inc.		0%	less than 1% TFS Financial Corporation	N/A
Kathleen M. Danckers Avon Lake, OH USA	N/A	Vice President	Director/Vice President/Secretary of TCA <sup>(1)</sup> Chief Risk Officer of TFS&L <sup>(2)</sup> Director/Vice President/Secretary of TCI <sup>(3)</sup> Chief Risk Officer of TFS Fin Corp <sup>(4)</sup>	N/A	0%	less than 1% TFS Financial Corporation	N/A
Russell C. Holmes Twinsburg, OH USA	N/A	Vice President	Chief Retail Officer of TFS&L <sup>(2)</sup> Vice President of TFS Fin Corp <sup>(4)</sup> Director of FBE, Inc. President of Thirdfed Insurance, LLC	N/A	0%	less than 1% TFS Financial Corporation	N/A
Andrew J. Rubino Copley, OH USA	N/A	Vice President	Chief Information Officer of TFS&L <sup>(2)</sup> Vice President of TFS FIN Corp <sup>(4)</sup>	N/A	0%	less than 1% TFS Financial Corporation	N/A

(1) Third Cap Associates, Inc.

(2) Third Federal Savings and Loan Association of Cleveland

(3) Third Capital, Inc.

(4) TFS Financial Corporation

Form FR Y-6

TFS FINANCIAL CORPORATION  
Cleveland, OH  
Fiscal Year Ending September 30, 2022

Report Item

1: TFS Financial Corporation prepares an annual report and is registered with the SEC. Enclosed is a copy of TFS Financial Corporation Annual Report (10-K).

2a: Organizational Chart

Reference Third Federal Savings and Loan Association of Cleveland, MHC

2b: Domestic branch listing provided to the Federal Reserve Bank of Cleveland.

Reference Third Federal Savings and Loan Association of Cleveland, MHC

3: Shareholders

#

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Shares
Third Federal Savings and Loan Association of Cleveland, MHC Cleveland, OH 44105 United States	United States	Common shares 227,119,132 81%

(2)(a)(b)(c) Current shareholders 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 09-30-2022.

(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Shares
N/A		

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 Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Marc A. Stefanski Palm Beach, FL USA	N/A	Director/Chairman/ CEO/President	Director/Chairman/CEO/Pres of TFS&L <sup>(2)</sup> Director of TCI <sup>(3)</sup>	N/A	less than 1% TFS Financial Corporation	0%	N/A
John P. Ringenbach Lakewood, OH USA	Retired	Director	Director of TFS&L <sup>(2)</sup>	N/A	less than 1% TFS Financial Corporation	0%	N/A
Terrence R. Ozan Lyndhurst, OH USA	Retired	Director	Director of TFS&L <sup>(2)</sup>	Director of State Industrial Products Director of Innovative Medical Equipment LLC Director of Mercury Biomed LLC	less than 1% TFS Financial Corporation	0%	N/A
Robert A. Fiala Willoughby, OH USA	Architect	Director	Director of TFS&L <sup>(2)</sup>	Partner at ThenDesign Architecture Ltd.	less than 1% TFS Financial Corporation	0%	ThenDesign Architecture, LLC 30.0% Greenland Engineering, LLC 65.0% NEWCITY 45.0%
Ashley H. Williams Huntington, NY USA	N/A	Director	Director of TFS&L <sup>(2)</sup>	N/A	Less than 1% TFS Financial Corporation	0%	N/A
Barbara J. Anderson Cleveland Heights, OH USA	CEO	Director	Director of TFS&L <sup>(2)</sup>	President of Empowering and Strengthening Ohio's People CEO of Another Chance Ohio	less than 1% TFS Financial Corporation	0%	N/A

(1) Third Cap Associates, Inc.

(2) Third Federal Savings and Loan Association of Cleveland

(3) Third Capital, Inc.

(4) TFS Financial Corporation

**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 Holding Company	(3)( a) Title & Position with Holding Company	(3)( b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)( c) Title & Position with other Businesses (include names of other businesses)	(4)( a) Percentage of Voting Shares in Holding Company	(4)( b) Percentage of voting Shares in Subsidiaries (include names of subsidiaries)	(4)( c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Martin J. Cohen Naples, FL USA	Management/Partner	Director	Director of TFS&L <sup>(2)</sup>	Managing partner of H&M Management President of Elayne Apartments President of Capital Mortgage Managing partner of Har Mar Company Sole proprietor of Smart Realty Managing partner of Tallmadge Associates General partner of Hillside General Partnership General partner of Riverside House General partner of Oak Knoll Associates	less than 1% TFS Financial Corporation	0%	H&M Management 50.0% Elayne Apartments 31.5% Capital Mortgage 100.0% Har Mar Company 54.0% Smart Realty LLC 100.0% Tallmadge Associates 35.0% Hillside General Partnership 100.0% Riverside House 100.0% Oak Knoll Associates 100.0%
William C. Mulligan Hunting Valley, OH USA	Director	Director	Director of TFS&L <sup>(2)</sup>	Director of Universal Electronics, Inc.	less than 1% TFS Financial Corporation	0%	N/A
Anthony J. Asher Osprey FL USA	Business owner	Director	Director of TFS&L <sup>(2)</sup>	Chairman at Weston Inc.	less than 1% TFS Financial Corporation	0%	Graystone Properties, Inc. 50.0%
Meredith S. Weil Cleveland Hts, OH USA	N/A	Director, Chief Operating Officer and Secretary	Director/President/CEO of TCA <sup>(1)</sup> Director, Chief Operating Officer and Secretary of TFS&L <sup>(2)</sup> Director/President/CEO of TCI <sup>(3)</sup> Director/President/CEO of FBE, Inc.	N/A	less than 1% TFS Financial Corporation	0%	N/A
Daniel F Weir Naples, FL USA	Retired	Director	Director of TFS&L <sup>(2)</sup>	N/A	less than 1% TFS Financial Corporation	0%	N/A
Cathy W. Zbanek Shaker Hts, OH USA	N/A	Vice President	Chief Synergy Officer of TFSL <sup>(2)</sup>	N/A	less than 1% TFS Financial Corporation	0%	Wi koff & Sons, LLC 26.6%
Timothy W. Mulhern University Hts, OH USA	N/A	Chief Financial Officer and Treasurer	Director and Treasurer of TCA <sup>(1)</sup> Chief Financial Officer and Treasurer of TFS&L <sup>(2)</sup> Director and Treasurer of TCI <sup>(3)</sup> Director and Vice President/ Treasurer of FBE, Inc.	N/A	less than 1% TFS Financial Corporation	0%	N/A
Susanne N. Miller Stow, OH USA	N/A	Chief Accounting Officer	Chief Accounting Officer of TFS&L <sup>(2)</sup> Vice President/Secretary of FBE	N/A	less than 1% TFS Financial Corporation	0%	N/A
Kathleen M. Danckers Avon Lake, OH USA	N/A	Chief Risk Officer	Director/Vice President/Secretary of TCA <sup>(1)</sup> Chief Risk Officer of TFS&L <sup>(2)</sup> Director/Vice President/Secretary of TCI <sup>(3)</sup>	N/A	less than 1% TFS Financial Corporation	0%	N/A
Russell C. Holmes Twinsburg, OH USA	N/A	Vice President	Chief Retail Officer of TFS&L <sup>(2)</sup> Director of FBE, Inc. President of Thirdfed Insurance, LLC	N/A	less than 1% TFS Financial Corporation	0%	N/A
Andrew J. Rubino Copley, OH USA	N/A	Vice President	Chief Information Officer of TFSL <sup>(2)</sup>	N/A	less than 1% TFS Financial Corporation	0%	N/A

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