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FEDERAL RESERVE BANK  
OF CLEVELAND

Board of Governors of the Federal Reserve System

2013 DEC 26 P 1:13



Annual Report of Holding Companies—FR Y-6

STATISTICS & ANALYSIS  
DEPARTMENT

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

**September 30, 2013**

Month / Day / Year

I, James E. Coe

Reporter's Name, Street, and Mailing Address

**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

Name of the Holding Company Director and Official

**CEO/Director**

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.

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:

**Kerry L. Vandock CFO**

Name Title

**419-822-2711**

Area Code / Phone Number / Extension

**419-822-5691**

Area Code / FAX Number

**kvandock@firstfeddelta.com**

E-mail Address

**www.firstfeddelta.com**

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

Signature of Holding Company Director and Official

**12/18/2013**

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.

**415 119**

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## 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

Physical location (if different from mailing address)

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(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

First FedDelta Bancshares, MHC  
Delta, Ohio  
Fiscal Year Ending September 30, 2013

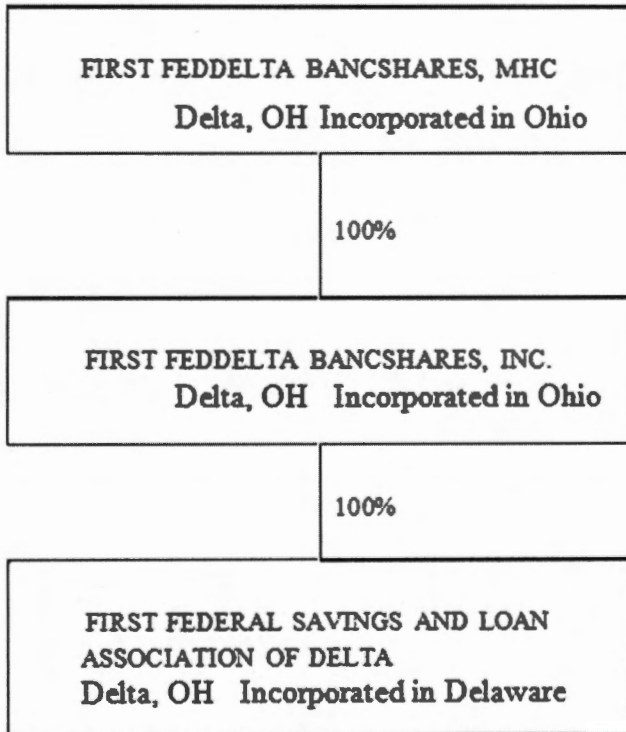
Report Item

1. First FedDelta Bancshares, MHC prepares an annual report and is not registered with the SEC. As specified by the Federal Reserve Bank of Cleveland,

2. Section 2

a. Organizational Chart

ORGANIZATIONAL CHART  
FIRST FEDELTA BANCSHARES, MHC



b. Domestic branch listing provided to the Federal Reserve Bank

**Results:** A list of branches for your depository institution: FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA (ID\_RSSD: 80374).  
 This depository institution is held by FIRST FEDDELTA BANCSHARES, MHC (4151919) of DELTA, OH.  
 The data are as of 09/30/2013. Data reflects information that was received and processed through 10/06/2013.

**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 data 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)	80374	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	404 MAIN STREET	DELTA	OH	43515	FULTON	UNITED STATES	42179	0	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
ok		Full Service	4141862	HOLLAND BRANCH	6910 AIRPORT HIGHWAY	HOLLAND	OH	43528	LUCAS	UNITED STATES	274738	100	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
ok		Full Service	4141880	SWANTON BRANCH	123 NORTH MAIN STREET	SWANTON	OH	43558	FULTON	UNITED STATES	274735	1	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
ok		Full Service	4141929	TOLEDO BRANCH	3234 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	OH	43615	LUCAS	UNITED STATES	274736	2	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
ok		Full Service	4141947	WATERVILLE BRANCH	30 SOUTH THIRD STREET	WATERVILLE	OH	43566	LUCAS	UNITED STATES	274737	3	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
ok		Full Service	4141956	WHITEHOUSE BRANCH	6600 PROVIDENCE STREET	WHITEHOUSE	OH	43571	LUCAS	UNITED STATES	274739	101	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	

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First FedDelta Bancshares, MHC  
Delta, Ohio  
Fiscal Year Ending September 30, 2013

3. Since it is a Mutual Holding Company, there are no securities holders
4. Again, since it is a mutual, there are no "insiders"

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First FedDelta Bancshares, INC  
Delta, Ohio  
Fiscal Year Ending September 30, 2013

Report Item

3. Since it is 100% owned by the First FedDelta Bancshares, MHC, there are no securities holders
4. Again, since it is 100% owned by the MHC, there are no "insiders"