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Board of Governors of the Federal Reserve System

2016 JAN 28 AM 10:26



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)); 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):
December 31, 2015

Month / Day / Year

NA

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

I. Ana M. Babiasz

Name of the Holding Company Director and Official
President/CEO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Fidelity Federal Savings and Loan Association, MHC

Legal Title of Holding Company

60 N. Sandusky Street

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

Delaware OH 43015
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:

Roger A. Jenks VP / CFO
Name Title

740-363-1284

Area Code / Phone Number / Extension

740-363-5900

Area Code / FAX Number

rjenks@fidfedsl.com

E-mail Address

N/A

Ana M. Babiasz
Signature of Holding Company Director and Official

01/25/2016

Date of Signature

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

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 446770 4253000
C.I.

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.

Fidelity Federal Financial Corporation

Legal Title of Subsidiary Holding Company

60 N. Sandusky Street

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

Delaware

OH

43015

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

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City

State

Zip Code

Physical Location (if different from mailing address)

Form FR Y-6
Fiscal Year Ending December 31, 2015

Report Item

- 1. a. The BHC is not required to prepare Form 10K with the SEC.
- 1. b. The BHC doe prepare an annual report for its shareholders.
- 2. Organizational Chart



Supplement to Organization Chart:

- 2. a. None
- 2. b. None
- 2. c. None
- 2. d. None

**Fidelity Federal Savings & Loan – MHC
Delaware, OH
Form FR Y-6**

December 31, 2015

Report Item 3: Shareholders

(1)(a), (1)(b), (1)(c), (2)(a), (2)(b), (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2015

Shareholders not listed in (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year December 31, 2015

(1)(a) Name & Address City, State, County	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of each Class of Voting Stock	(2)(a) Name & Address City, State, County	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of each Class of Voting Stock
NO Shareholders	USA				

Fidelity Federal Financial Corporation
Delaware, OH
Form FR Y-6

December 31, 2015

Report Item 3: Shareholders

(1)(a), (1)(b), (1)(c), (2)(a), (2)(b), (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2015

Shareholders not listed in (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year December 31, 2015

(1)(a) Name & Address City, State, County	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of each Class of Voting Stock	(2)(a) Name & Address City, State, County	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of each Class of Voting Stock
Fidelity Federal Savings & Loan MHC Delaware, OH USA	USA	100%			

Ana Babiasz is an appointed delegate for Financial Corporation

Ostrander, OH USA

**Fidelity Federal Savings & Loan – MHC
Delaware, OH
Form FR Y-6**

December 31, 2015

Report Item 4

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

Directors & Officers

(1) Directors & Officers	(2) Principal Occupation if other than with bank holding company	(3)(a) Title & Position with holding company	(3)(b) Title & position with other businesses (include names of other business)	(3)(c) Title & position with other businesses (include names of other business)	(4)(a) Percentage of voting shares in bank holding company	(4)(b) Percentage of voting shares in subsidiaries (include names of subsidiaries)	(4)(b) List names of other companies (including partnerships) if 25% or more of voting securities are held (list the names of companies & percentage of voting securities held.
Stephen L. Schuler Delaware, OH	Pediatrician	Chairman of Board	N/A	Pediatrician Business Name: American Health Network	N/A	N/A	N/A - Employee
Robert E. Green Delaware, OH	Dentist	Vice Chairman	N/A	Owner Business Name: Robert Green DDS	N/A	N/A	100%
Edward F. Flahive Delaware, OH	Attorney at Law	Director	N/A	Owner Business Name: Flahive Law Office	N/A	N/A	N/A
Mark H. Hope Delaware, OH	Farmer	Director	N/A	Owner Business Name: Triken	N/A	N/A	N/A
Michael O. Roark Grove City, OH	Retired Financial Industry	Director	N/A	Director Business Name: Wilmington State Bank	N/A	N/A	N/A
David R. Sellers Delaware, OH	Retired Manufacturing Industry	Director	N/A	N/A	N/A	N/A	N/A
Ana Babiasz Ostrander, OH	N/A	Director President/CEO	N/A	N/A	N/A	N/A	N/A
Roger A. Jenks Westerville, OH	N/A	VP/CFD	N/A	N/A	N/A	N/A	N/A

Fidelity Federal Financial Corporation
Delaware, OH
Form FR Y-6

December 31, 2015

Report Item 4

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

Directors & Officers

(1) Directors & Officers	(2) Principal Occupation if other than with bank holding company	(3)(a) Title & Position with holding company	(3)(b) Title & position with other businesses (include names of other business	(3)(c) Title & position with other businesses (include names of other business	(4)(a) Percentage of voting shares in bank holding company	(4)(b) Percentage of voting shares in subsidiaries (include names of subsidiaries)	(4)(b) List names of other companies (including partnerships) if 25% or more of voting securities are held (list the names of companies & percentage of voting securities held.
Stephen L. Schuler Delaware, OH	Pediatrician	Chairman of Board	N/A	Pediatrician Business Name: American Health Network	N/A	N/A	N/A - Employee
Robert E. Green Delaware, OH	Dentist	Vice Chairman	N/A	Owner Business Name: Robert Green DDS	N/A	N/A	100%
Edward F. Flahive Delaware, OH	Attorney at Law	Director	N/A	Owner Business Name: Flahive Law Office	N/A	N/A	N/A
Mark H. Hope Delaware, OH	Farmer	Director	N/A	Owner Business Name: Triken	N/A	N/A	N/A
Michael O. Roark Grove City, OH	Retired Financial Industry	Director	N/A	Director Business Name: Wilmington State Bank	N/A	N/A	N/A
David R. Sellers Delaware, OH	Retired Manufacturing Industry	Director	N/A	N/A	N/A	N/A	N/A
Ana Babiasz Ostrander, OH	N/A	Director President/CEO	N/A	N/A	N/A	N/A	N/A
Roger A. Jenks Westerville, OH	N/A	VP/CFO	N/A	N/A	N/A	N/A	N/A

Results: A list of branches for your depository institution: FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELAWARE (ID_RSSD: 446176). This depository institution is held by FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION, MHC (4253000) of DELAWARE, OH. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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)	446176	FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELAWARE	60 NORTH SANDUSKY ST	DELAWARE	OH	43015	DELAWARE	UNITED STATES	42355	0	FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELAWARE	446176	
OK		Full Service	4144836	WESTFIELD CENTER BRANCH	1940 STATE ROUTE 37 WEST	DELAWARE	OH	43015	DELAWARE	UNITED STATES	275333	1	FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELAWARE	446176	