

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.

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, Gary M. Small

Name of the Holding Company Director and Official

Director, President and 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 of Holding Company Director and Official

03/30/2020

Date of Signature

3/30/20

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. \_\_\_\_\_

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.

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

December 31, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

United Community Financial Corp

Legal Title of Holding Company

275 West Federal Street

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

Youngstown

OH

44503

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sherry Commons

SVP & Controller

Name

Title

330-742-0588

Area Code / Phone Number / Extension

330-742-9838

Area Code / FAX Number

scommons@homesavings.com

E-mail Address

ir.ucfconline.com

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."

## 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.

### Home Savings Bank

Legal Title of Subsidiary Holding Company

275 West Federal Street

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

Youngstown OH 44514

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)

### HSB Insurance LLC

Legal Title of Subsidiary Holding Company

4444 Market Street

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

Youngstown OH 44512

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)

### HSL Captial LLC

Legal Title of Subsidiary Holding Company

275 West Federal Street

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

Youngstown OH 44514

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)

### HSB Insurance Inc

Legal Title of Subsidiary Holding Company

275 West Federal Street

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

Youngstown OH 44514

City State Zip Code

Delaware

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)

**Form FR Y-6**  
**United Community Financial Corp.**  
**Youngstown, Ohio**  
**Fiscal Year Ending December 31, 2019**

**Report Item 1: Annual Report**

United Community Financial Corp. is a registrant of the Securities and Exchange Commission. As a result of the merger with First Defiance Financial Corp. that was finalized on January 31, 2020, an annual report was not prepared or filed by United Community Financial Corp. for December 31, 2019.

**Report Item 2(a): Organizational Chart**

United Community Financial Corp. is a financial services holding company. Its subsidiaries include Home Savings Bank, (Home Savings), HSB Insurance LLC, HSB Capital LLC and HSB Insurance, Inc. A copy of United Community Financial Corp.'s Organizational Chart is attached as Exhibit 1.

**Report Item 2(b): Office/Branch Verification**

Home Savings does business from 34 office locations in Northeast Ohio and Western Pennsylvania. A listing of those branch locations is attached as Exhibit 2.

**Report Item 3: Securities Holders**

The following table sets forth information about the only persons known to United Community Financial Corp. to own beneficially more than 5% of the outstanding common shares.

<u>Name and address</u>	<u>Amount and nature of beneficial ownership</u>	<u>Percent of shares outstanding</u>
BlackRock Inc. New York, NY Country of incorporation: United States	4,471,104	9.29%
Dimensional Fund Advisors LP Austin, TX Country of incorporation: United States	3,235,408	6.73%
FJ Capital Management LLC McLean, VA Country of incorporation: United States	2,538,084	5.28%

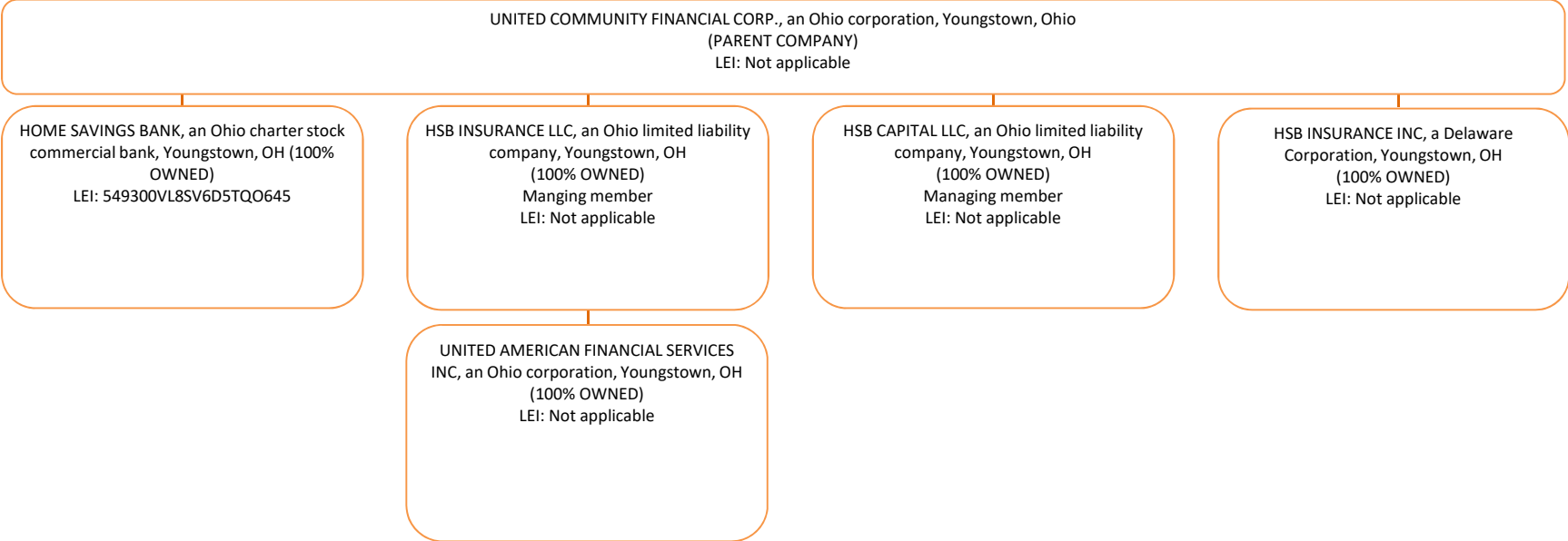
**Report Item 3.2: Securities Holders**

Not applicable

**Report Item 4: Insiders**

United Community Financial Corp. has identified Directors and certain Executives as Insiders for Financial Reporting purposes. A listing of those individuals, along with other required information is attached as Exhibit 3.

UNITED COMMUNITY FINANCIAL CORP.  
ORGANIZATIONAL CHART  
AS OF DECEMBER 31, 2019



**Form FR Y-6  
 United Community Financial Corp.  
 Youngstown, Ohio  
 Fiscal Year Ending December 31, 2019**

Name (1)	City, State (1)	Principal Occupation (2)	Position with Bank Holding Company (3 a)	Position with Home Savings Bank (3 b)	Position Other Businesses (3 c)	Percentage of Voting Shares Held in Holding Company (4 a)	Percentage of Voting Shares Held in Subsidiaries (4 b)	List names of other companies (4 c)
Marty E Adams	Youngstown, Ohio	Consultant	Director	N/A	President, Marty Adams Consulting, LLC	0.42%	N/A	N/A
Zahid Afzal	Youngstown, Ohio	None	N/A	Executive Vice President	N/A	0.18%	N/A	N/A
Louis M Altman	Youngstown, Ohio	None	Director	N/A	Managing Partner, A Altman Company	0.15%	N/A	N/A
Patrick W Bevac	Youngstown, Ohio	Retired	Director	N/A	N/A	0.47%	N/A	N/A
Lee J Burdman	Youngstown, Ohio	Real Estate Investor	Director	N/A	Managing Partner, Redstone Investments	0.32%	N/A	N/A
Scott N Crewson	Youngstown, Ohio	Retired	Director	N/A	N/A	0.23%	N/A	N/A
Timothy W Esson	Youngstown, Ohio	None	CFO	Executive Vice President	N/A	0.35%	N/A	N/A
Matthew T Garrity	Youngstown, Ohio	None	N/A	Executive Vice President	N/A	0.18%	N/A	N/A
Scott D Hunter	Youngstown, Ohio	Judge	Director	N/A	Judge, Area & Misdemeanor Drug Courts	0.17%	N/A	N/A
Jude J Nohra	Youngstown, Ohio	None	General Counsel & Secretary	Executive Vice President	N/A	0.11%	N/A	N/A
Richard J Schiraldi	Youngstown, Ohio	Certified Public Accountant	Chairman & Director	Chairman & Director	Partner, Cohen & Company, Certified Public Accountants	0.33%	N/A	N/A
Gary M Small	Youngstown, Ohio	None	President, CEO and Director	President, CEO and Director	N/A	0.27%	N/A	N/A
Ellen Tressell	Youngstown, Ohio	Community Leader	Director	N/A	N/A	0.05%	N/A	N/A

**Results:** A list of branches for your depository institution **HOME SAVINGS BANK (ID\_RSSD 932277)**.  
This depository institution is held by **UNITED COMMUNITY FINANCIAL CORPORATION (3831250)** of **YOUNGSTOWN, OH**  
The data are as of **12/31/2019**. Data reflects information that was received and processed through **03/05/2020**.

**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)	932277	HOME SAVINGS BANK	275 WEST FEDERAL STREET	YOUNGSTOWN	OH	44503	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3036279	ASHLAND BRANCH	30 EAST MAIN STREET	ASHLAND	OH	44805	ASHLAND	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3318537	AURORA BRANCH	7075 N AURORA RD	AURORA	OH	44202	GEAUGA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	760779	BELLEVUE BRANCH	211 NO SANDUSKY ST	BELLEVUE	OH	44811	HURON	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669789	CANFIELD BRANCH	29 NORTH BROAD STREET	CANFIELD	OH	44406	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	4141590	CHARDON OFFICE	201 MEADOWLANDS DRIVE	CHARDON	OH	44024	GEAUGA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669798	COLUMBIANA BRANCH	14825 SOUTH AVENUE	COLUMBIANA	OH	44408	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669435	CALCUTTA BRANCH	15575 STATE ROUTE 170	EAST LIVERPOOL	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	259376	EAST LIVERPOOL BRANCH	530 BROADWAY STREET	EAST LIVERPOOL	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669453	EAST PALESTINE BRANCH	127 NORTH MARKET STREET	EAST PALESTINE	OH	44413	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	4111520	FAIRLAWN BRANCH	3085 WEST MARKET STREET	FAIRLAWN	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669864	TALLMADGE ROAD BRANCH	182 TALLMADGE ROAD	KENT	OH	44240	PORTAGE	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669462	LISBON BRANCH	210 WEST LINCOLN WAY	LISBON	OH	44432	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3036336	LEXINGTON BRANCH	30 EAST MAIN STREET	MANSFIELD	OH	44904	RICHLAND	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3318573	MENTOR BRANCH	7707 MENTOR AVE	MENTOR	OH	44060	LAKE	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669882	EASTWOOD BRANCH	980 GREAT EAST PLAZA	NILES	OH	44446	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	2975166	CANTON BRANCH	6141 WHIPPLE AVE., NW	NORTH CANTON	OH	44720	STARK	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Close	5/17/2019	Full Service	2873075	NORTH CANTON	600 SOUTH MAIN STREET	NORTH CANTON	OH	44720	STARK	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3036309	NORWALK BRANCH	50 WEST MAIN STREET	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669846	POLAND BRANCH	202 SOUTH MAIN STREET	POLAND	OH	44514	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	4379825	ST. CLAIRSVILLE BRANCH	107 PLAZA DRIVE, SUITE A	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Trust	4257866	TRUST DIVISION	107 PLAZA DRIVE	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669770	SALEM BRANCH	650 EAST STATE STREET	SALEM	OH	44460	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3036288	SANDUSKY BRANCH	4112 MILAN ROAD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3427756	STREETSBORO BRANCH	1130 STATE ROUTE 303	STREETSBORO	OH	44241	PORTAGE	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669800	STRUTHERS BRANCH	32 STATE STREET	STRUTHERS	OH	44471	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3318582	HOWLAND BRANCH	4625 N RIVER RD	WARREN	OH	44484	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3036327	WILLARD DOWNTOWN BRANCH	301 MYRTLE AVE	WILLARD	OH	44890	HURON	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669855	AUSTINTOWN BRANCH	6030 MAHONING AVENUE	YOUNGSTOWN	OH	44515	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669837	BOARDMAN BRANCH	7525 MARKET STREET	YOUNGSTOWN	OH	44512	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669819	KIRK ROAD BRANCH	4259 KIRK ROAD	YOUNGSTOWN	OH	44511	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669891	LIBERTY BRANCH	3500 BELMONT AVENUE	YOUNGSTOWN	OH	44505	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3318555	MCCARTNEY BRANCH	2996 MCCARTNEY RD	YOUNGSTOWN	OH	44505	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3669828	NEWPORT-GLEN BRANCH	4005 HILLMAN WAY	YOUNGSTOWN	OH	44512	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	
Ok		Full Service	3318603	BEAVER BRANCH	998 THIRD ST	BEAVER	PA	15009	BEAVER	UNITED STATES	Not Required	Not Required	HOME SAVINGS BANK	932277	