

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):

**December 31, 2018**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

First Federal Savings & Loan Association of Van Wert, MHC

Legal Title of Holding Company

P.O. Box 311

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

Van Wert	OH	45891
City	State	Zip Code

679 Fox Road

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brian R. Renner President / CEO

Name Title

419-238-1463

Area Code / Phone Number / Extension

419-238-6485

Area Code / FAX Number

brian@1stfedvw.com

E-mail Address

N/A

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

I, Brian R. Renner

Name of the Holding Company Director and Official

President / 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

01/28/2019

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	<input type="checkbox"/>
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 Federal Van Wert Bancorp, Inc.

Legal Title of Subsidiary Holding Company

P.O. Box 311

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

Van Wert                      OH                      45891  
City                              State                      Zip Code

679 Fox Road

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)

Legal Title of Subsidiary Holding Company

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

City                              State                      Zip Code

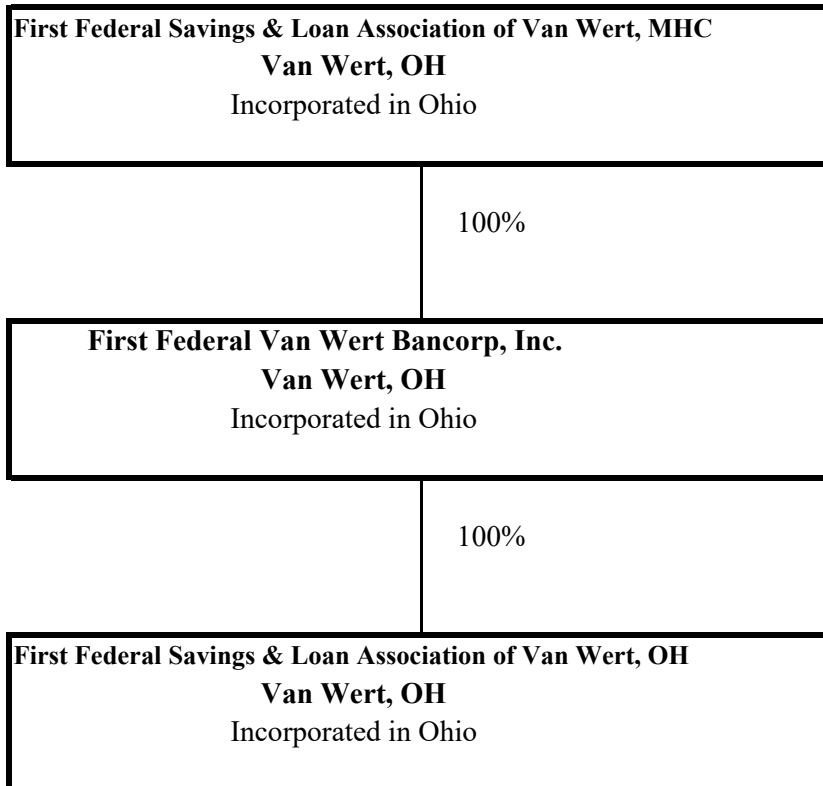
Physical Location (if different from mailing address)

**First Federal Savings & Loan Association of Van Wert, MHC**  
**Van Wert, Ohio**  
**Fiscal Year Ending December 31st, 2018**

**Item #**

1: First Federal Savings & Loan Association of Van Wert, MHC prepares a consolidated annual report for the members/shareholders at the MHC's annual meeting. First Federal Savings & Loan Association of Van Wert, MHC is not registered with the SEC. Enclosed is 1 copy of the consolidated annual report.

## 2a: Organization Chart



2b: Domestic Branch Listing provided to the Federal Reserve Bank.

**See Data Action Report**

Footnote- LEI is N/A unless noted.

**Results:** A list of branches for your depository institution: **FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF VAN WERT, OH (ID\_RSSD: 820879)**. This depository institution is held by **FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF VAN WERT, MHC (4028860) of VAN WERT, OH**. The data are as of **12/31/2018**. Data reflects information that was received and processed through **01/25/2019**.

#### 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
OK	1/25/2019	Full Service (Head Office)		820879	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF VAN WERT, OH	679 FOX ROAD	VAN WERT	OH	45891

County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
VAN WERT	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF VAN WERT, OH		820879	

**First Federal Savings & Loan Association of Van Wert, MHC**  
**Van Wert, Ohio**  
**Fiscal Year Ending December 31st, 2018**

**Item #3:**

Securities holders - Current Securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/18.

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
First Federal Savings & Loan Association of Van Wert, MHC Board of Directors Michael T. Cross, Chairman(Van Wert, OH); Paul W. Svabik(Van Wert, OH); J.Andrew Czajkowski(Van Wert, OH); Brian R. Renner(Van Wert, OH) Randy D. Myers(Van Wert, OH)	USA	340,980 votes (proxy) 98.5%

Securities holders not listed in 3(1)(a) through 3(1)© that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/18.

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
none	-	-

## First Federal Savings &amp; Loan Association of Van Wert, MHC

Van Wert, Ohio

Fiscal Year Ending December 31st, 2018

Item #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 Comp.	(3)(a) Title and Position with Holding Comp.	(3)(b) Title & Positions 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 if 25% or more of voting securities are held
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Michael T. Cross Van Wert, OH USA	retired	Chairman and Director	Chairman and Director First Federal Bancorp Chairman and Director First Federal S&L Assn	n/a	0.29%	none	n/a
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Paul W. Syabik Van Wert, OH USA	pharmacist	Secretary and Director	Secretary and Director First Federal Bancorp Secretary and Director First Federal S&L Assn	Pharmacist P&R Home IV	0.19%	none	n/a
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J. Andrew Czajkowski Van Wert, OH USA	car dealership	Director	Director First Federal Bancorp	Owner Statewide Ford dealership Superior Collision, Inc. Statewide Emergency Statewide Insurance Quality Realty	0.29%	none	Statewide Ford-51% Superior Collision-100% Statewide Emergency-18% Statewide Ins.-100% Quality Realty-100% G4 Partners-25% G5 Partners-20% Easy Auto - 100% MacWhite - 50%
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Brian R. Renner Van Wert, OH USA	n-a	President & CEO	President & CEO First Federal Bancorp President & CEO First Federal S&L Assn	n-a	0.22%	none	n/a
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Randy D. Myers Van Wert, OH USA	insurance agent	Director	Director First Federal Bancorp	Owner and Agent for Leland Smith Insurance	0.29%	none	Leland Smith Ins.-95%
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**FIRST FEDERAL S&L ASSOCIATION of VAN WERT, MHC**  
**Consolidated Statement of Condition**  
**December 31st, 2018**

<b>Assets</b>	<b>12/31/2018 Balance</b>	<b>12/31/2017 Balance</b>	<b>Variance</b>
Cash and Bank Deposits	\$ 3,978	\$ 6,585	\$ (2,608)
Loans (Net)	53,588	49,129	4,459
Investment Securities	45,256	46,765	(1,509)
Premises and Equipment (Net)	927	957	(30)
Other Assets	7,565	7,093	472
<b>Total Assets</b>	<b>\$ 111,314</b>	<b>\$ 110,529</b>	<b>\$ 785</b>

<b>Liabilities</b>	<b>12/31/2018 Balance</b>	<b>12/31/2017 Balance</b>	<b>Variance</b>
Deposit and Escrow Accounts	\$ 85,813	\$ 85,404	\$ 409
FHLB Borrowings	-	-	-
Other Liabilities	1,412	1,234	178
<b>Total Liabilities</b>	<b>\$ 87,224</b>	<b>\$ 86,638</b>	<b>\$ 587</b>

<b>Equity Capital</b>	<b>12/31/2018 Balance</b>	<b>12/31/2017 Balance</b>	<b>Variance</b>
Retained Earnings	\$ 24,559	\$ 23,960	\$ 599
Accumulated Gains (Losses) on Securities	(469)	(68)	(401)
<b>Total Equity Capital</b>	<b>\$ 24,090</b>	<b>\$ 23,892</b>	<b>\$ 198</b>

<b>Total Liabilities and Equity Capital</b>	<b>\$ 111,314</b>	<b>\$ 110,529</b>	<b>\$ 785</b>
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\* - All figures reported in thousands of dollars.



**First Federal Van Wert Bancorp  
Van Wert, Ohio  
Fiscal Year Ending December 31st, 2018**

**Item #3:**

Securities holders - Current Securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/18.

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
First Federal Savings & Loan Association of Van Wert, MHC	USA	100%

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/18.

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
none	-	-

**FORM FR Y-6**  
**First Federal Van Wert Bancorp**  
**Van Wert, Ohio**  
**Fiscal Year Ending December 31st, 2018**

**Item #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 Comp.	(3)(a) Title and Position with Holding Comp.	(3)(b) Title & Positions 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 if 25% or more of voting securities are held
First Federal Savings & Loan Association of Van Wert, MHC	n/a	n/a	n/a	n/a	100.00%	n/a	n/a
Michael T. Cross Van Wert, OH USA	retired	Chairman and Director	Chairman and Director First Federal Bancorp Chairman and Director First Federal S&L Assn	n/a	0.00%	none	n/a
Paul W. Syabik Van Wert, OH USA	pharmacist	Secretary and Director	Secretary and Director First Federal Bancorp Secretary and Director First Federal S&L Assn	Pharmacist P&R Home IV	0.00%	none	n/a
J. Andrew Czajkowski Van Wert, OH USA	car dealership	Director	Director First Federal Bancorp	Owner Statewide Ford dealership Superior Collision, Inc. Statewide Emergency Statewide Insurance Quality Realty	0.00%	none	Statewide Ford-51% Superior Collision-100% Statewide Emergency-18% Statewide Ins.-100% Quality Realty-100% G4 Partners-25% G5 Partners-20% Easy Auto - 100% MacWhite - 50%
Brian R. Renner Van Wert, OH USA	n-a	President & CEO	President & CEO First Federal Bancorp President & CEO First Federal S&L Assn	n-a	0.00%	none	n/a
Randy D. Myers Van Wert, OH USA	insurance agent	Director	Director First Federal Bancorp	Owner and Agent for Leland Smith Insurance	0.00%	none	Leland Smith Ins.-95%