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. William M. Tuttamore

Name of the Holding Company Director and Official

President-CEO and 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.

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 02/16/2019 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.

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, 2018

Month / Day / Year

LEI - NA

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

Reporter's Name, Street, and Mailing Address

Marblehead Bancorp

| 709 | VV. | Main | St | | |
|-------|-------|----------|------------|--|--|
| Legal | Title | of Holdi | ng Company | | |

| (Mailing Address of the Holding Company) Street / P.O. Box | | | | | | | | |
|--|-------|----------|--|--|--|--|--|--|
| Marblehead | OH | 43440 | | | | | | |
| City | State | Zip Code | | | | | | |

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed. William M. Tuttamore President - CEO

| Name | Title |
|--------------------------------------|-------|
| 419-798-4471 | |
| Area Code / Phone Number / Extension | |
| 419-798-9352 | |
| Area Code / FAX Number | |

william.tuttamore@marbleheadbank.com

E-mail Address

NA

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

| Is confidential treatment requested for any portion of this report submission? |
|---|
| 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 \dots \Box |
| NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential" |

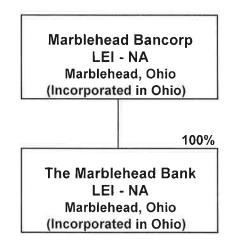
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budgel, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Form FR Y-6 Marblehead Bancorp Marblehead, Ohio Fiscal Year Ending December 31, 2018

Report Item

1: The bank holding company prepares an annual report for its shareholders. (Copies Attached)

2a: Organizational Chart



2b: Submitted via email on February 16, 2019 (Copy Attached)

Results: A list of branches for your holding company: MARBLEHEAD BANCORP (2375449) of MARBLEHEAD, OH.

The data are as of 12/31/2017. Data reflects information that was received and processed through 01/10/2018.

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 $\ensuremath{\text{Effective Date}}$ 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 | FCIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|-------------------------|----------------------------|------------|-------|----------|--------|---------------|--------------|----------------|----------------------|----------------------|----------|
| OK | | Full Service (Head Office) | 513920 | MARBLEHEAD BANK, THE | 709 WEST MAIN STREET | MARBLEHEAD | OH | 43440 | OTTAWA | UNITED STATES | 6306 | 0 | MARBLEHEAD BANK, THE | 513920 | / |
| OK | | Full Service | 3358878 | DANBURY TOWNSHIP BRANCH | 259 SOUTH BRIDGE ROAD | MARBLEHEAD | OH | 43440 | OTTAWA | UNITED STATES | 221449 | 1 | MARBLEHEAD BANK, THE | 513920 | / |
| ОК | | Limited Service | 3659922 | NORTHSHORE BRANCH | 9400 NORTH SHORE BOULEVARD | MARBLEHEAD | ОН | 43440 | OTTAWA | UNITED STATES | 357071 | 2 | MARBLEHEAD BANK, THE | 513920 | 1 |

Form FR Y-6 Marblehead Bancorp Fiscal Year Ending December 31, 2018

Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more

(1)(a)(b)(c) and (2)(a)(b)(c)

| | 0 |
|----------------------------|-----------------------------------|
| rp | red |
| er 31, 2018 | Consect |
| Shareholders not listed in | 3(1)(a) through 3 (1)(c) that had |

| with power to vote as of fiscal yea | r ending 12-31-2018. | | ownership, control or holdings of 5% or more with power to vote during the fiscal year and ing 12-31-2018 | | | | | | |
|-------------------------------------|------------------------|---|--|--|------------------------------------|--|--|--|--|
| | | (1)(0) | during the fiscal year ending 12-31-2018. (2)(c) | | | | | | |
| (1)(a) | (1)(b) | (1)(c) Number and Percentage of | (2)(a) | (2)(b) | (2)(C) Number and Percentage of | | | | |
| Name & Address | Country of Citizenship | Each Class of Voting | Name & Address | (2)(b) | - | | | | |
| (City, State, Country) | or incorporation | Securities | (City, State, Country) | Country of Citizenship or Incorporation | Each Class of Voting Securities | | | | |
| Thomas G. Lane | USA | 4,505 - 17.69% Common Stock | (City, State, Country) | or incorporation | Securities | | | | |
| Declaration of Trust | USA | 4,505 - 17.69% Common Stock | None | | | | | | |
| | | | None | | | | | | |
| Thomas G. Lane, Trustee | | | | | | | | | |
| Lakeside, Ohio | | 3012% Common Stock | | | | | | | |
| John Lane | USA | 3012% Common Stock | | | | | | | |
| Columbus OH | | 00 10% O 01 11 | | | | | | | |
| Rex Lane | USA | 30 - 12% Common Stock | | | | | | | |
| Otsego Mi | | | | | | | | | |
| Jennifer Stepleton | USA | 30 - 12% Common Stock | | | | | | | |
| Lima OH | | | | | | | | | |
| Family Totals: | | 4,595 - 18.04% Common Stock | | | | | | | |
| | 110.4 | 0.500 0.0% 0 0: : | | | | | | | |
| Michelle A. Lane | USA | 2,500 - 9.8% Common Stock | | | | | | | |
| Groveport Ohio | | | | | | | | | |
| Patricia A. Shupp | USA | 1,500 - 5.89% Common Stock | | | | | | | |
| Sandusky Ohio | | | | | | | | | |
| Georgiann H. Kitchen | USA | 500 - 1 96% Common Stock | | | | | | | |
| Columbus Ohio | | | | | | | | | |
| Family Totals: | | 4,500 - 17.68% Common Stock | | | | | | | |
| Diane L. Mutach Devries | USA | 1,786 - 7.01% Common Stock | | | | | | | |
| Kaitlan Devries | USA | 145 - 57% Common Stock | | | | | | | |
| Grosse Pointe MI | USA | 145 - 157 % Common Stock | | | | | | | |
| Family Totals: | | 1,931 - 7.58% Common Stock | | | | | | | |
| Family Totals: | | 1,931 - 7.58% Common Stock | | | | | | | |
| Pamela A. Lane | USA | 3,880 - 15.23% Common Stock | | | | | | | |
| Carpentersville, Illinios | 00,1 | 0,000 10.20% 00111101 01000 | | | | | | | |
| Carpentersvine, minios | | | | | | | | | |
| CEDE & Company | USA | 1,800 - 7.07% Common Stock | | | | | | | |
| Murray Family IRA | 00,1 | | | | | | | | |
| Sandusky OH | | | | | | | | | |
| | | | | | | | | | |
| Thomas L. Mutach | USA | 1,359 - 5.34% Common Stock | | | | | | | |
| Fairfield OH | 00/1 | 1,000 0.0470 Oommon Olock | | | | | | | |
| | | | | | | | | | |
| Jacqueline A, Bird | USA | 1,800 - 7.07% Common Stock | | | | | | | |
| Marblehead Ohio | 004 | 1,000 - 7.07 % Common Stock | | | | | | | |
| | | | | | | | | | |
| Clifford A. Wallon Trust | USA | 1,380 - 5.42% Common Stock | | | | | | | |
| The Villages, Florida | | 1,000 - 0. 1 2 // Outlindh Olock | 1 | | | | | | |
| rne villages, i londa | | | 1 | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

| | | | Form FR | | | | |
|---|---|---|---|--|---|---|--|
| | | Fier | Marblehead E al Year Ending De | | | | |
| Report Item 4: | Insiders | FISC | al real cliding De | cember 31, 2010 | | | |
| (1), (2), (3)(a)(b)(c), | and (4)(a)(b)(c) | | | | | | |
| (1); (2); (0)(0)(0); | | | | | | | (4)(c) |
| (1) Names & Address (City, State | (2) Principal Occupation if other than with Bank | (3)(a) Title & Position with Bank Holding | (3)(b) Title & Position with Subsidiaries (include names | (3)(c) Title & Position with other Business (include names of other | (4)(a) Percentage of Voting Shares in Bank Holding | (4)(b) Percentage of Voting Shares in Subsidiaries (include names | (+)(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 |
| Country) | Holding Company | Company | of subsidiaries) | business) | Company | of subsidiares) | heid) |
| Thomas G. Lane | N/A | Chairman | Chairman | N/A | 17.69% | None | N/A |
| (John, Rex, Jennifer) | | Shannan | Charman | | 0.35% | 110110 | // |
| Lakeside, Ohio | | | (Marblehead Bank) | | 0,0070 | | |
| (Family Total %) ** | | | (| | 18.04% | | |
| Michelle A. Lane | N/A | N/A | N/A | N/A | 9.80% | None | N/A |
| Groveport Ohio | | | | | | | |
| Patricia A Shupp | N/A | N/A | N/A | N/A | 5.89% | None | N/A |
| Sandusky Ohio | | | | | | | |
| Georgiann H. Kitchens | s N/A | N/A | N/A | N/A | 1.96% | None | N/A |
| Lakewood OH | | | | | | | |
| (Family Total %) ** Pamela A, Lane ** | N/A | N/A | N/A | N/A | 17.68% 15.23% | None | N/A |
| Carpentersville, IL | Dir of Social Services | Disaster | Director | N/A | 7.07% | None | N/A |
| Jacqueline A. Bird Marblehead, Ohio | Ohio Veterans Home | Director | (Marblehead Bank) | N/A | 1.07% | None | N/A |
| Tyler L. Brown | Manager | Director | Director | Partner | 0.40% | None | Brown Brothers |
| Marblehead, Ohio | Brown Dairy | Director | (Marblehead Bank) | | 0.4070 | None | Investment LLC 50% |
| John E. Starcher | Plumbing and Heating | Director | Director | President | 1.77% | None | Starcher Enterprises |
| Marblehead, Ohio | Starcher Enterprises | Secretary | (Marblehead Bank) | Starcher Enterprises Marblehead Ohio | | | 100% |
| Judith L. Smolk | Secretary | Director | Director | N/A | 2.16% | None | N/A |
| Marblehead Ohio | St. Joseph Church | | (Marblehead Bank) | | | | |
| William M. Tuttamore | | Director | Director\Secretary | | 0.79% | None | N/A |
| Marblehead, Ohio | N/A | President | President - CEO (Marblehead Bank) | N/A | | | 2010 |
| Lori M. Fletcher | N/A | N/A | Asst. VP | N/A | 0.04% | None | N/A |
| Marblehead, Ohio | A1/A | - | (Marblehead Bank) | N1/A | 0.00% | Need | N 1/A |
| Deborah K. Stephens | N/A | Treasurer | VP Cashier | N/A | 0.06% | None | N/A |
| Lakeside, Ohio | Ν1/Λ | NI/A | (Marblehead Bank) VP Operations | N/A | 0.40% | None | N/A |
| Patricia Pepa Marblehead Ohio | N/A | N/A | (Marblehead Bank) | IN/A | 0.40% | None | IN/A |
| Peter Schwager | N/A | N/A | VP Loans | N/A | 0.08% | None | N/A |
| Marblehead Ohio | 1.1/1 | | (Marblehead Bank) | | 0.0070 | HUNC | |