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.

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

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, Ana Babiasz

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.

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
09/11/2020

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

December 31, 2019		
Month / Day / Year		
254900ZAWIH6X8FAE	3A36	
Reporter's Legal Entity Identifier	(LEI) (20-Character	LEI Code)
Reporter's Name, Street,	and Mailing Ad	dress
Fidelity Federal Saving	ıs & Loan Ass	ociation, MHC
Legal Title of Holding Company	<u></u>	<u> </u>
60 N. Sandusky St		
(Mailing Address of the Holding	Company) Street / F	P.O. Box
Delaware	ОН	43015
City	State	Zip Code
Physical Location (if different fro	m mailing address)	
Person to whom question	ns about this rep	ort should be directed:
Tom Rubadue	VP/C	
Name	Title	<u> </u>
740-363-1284		
Area Code / Phone Number / Ex	tension	
740-363-5900		
Area Code / FAX Number		<u> </u>
trubadue@fidfedsl.con	n	
E-mail Address		
www.fidfodel.com		

0=No

1=Yes

0

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

(check only one),

as "confidential."

Is confidential treatment requested for any portion of

In accordance with the General Instructions for this report

must be provided separately and labeled

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

this report submission?

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 Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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 Fi	nancial Corporatio	n			
Legal Title of Subsidiary H		·	Legal Title of Subsidi	ary Holding Company	
60 N. Sandusky S	t				
	ubsidiary Holding Company	/) Street / P.O. Box	(Mailing Address of the	ne Subsidiary Holding Company)	Street / P.O. Box
Delaware	ОН	43015			
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	ent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary H	lolding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the Su	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if different	ent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary H	olding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the Su	ıbsidiary Holding Company) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differen	ent from mailing address)		Physical Location (if o	different from mailing address)	
					·
Legal Title of Subsidiary H	olding Company		Legal Title of Subsidia	ary Holding Company	
(Mailing Address of the Su	ıbsidiary Holding Company) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differe	ent from mailing address)	· · · · · · · · · · · · · · · · · · ·	Physical Location (if	different from mailing address)	

Form FR Y-6

Fiscal Year Ending December 31, 2019

Report Item

- 1. The BHC does not prepare an annual report for its shareholders.
- 2. a. Organizational Chart

Fidelity Federal Savings & Loan Association – MHC Delaware, OH Incorporated in Ohio 100% Ownership

254900ZAWIH6X8FABA36

Fidelity Federal Financial Corporation

Delaware, OH
Incorporated in Ohio 100% Ownership *LEI - NONE*

Fidelity Federal Savings & Loan Association Of Delaware

Delaware, OH
Incorporated in Ohio 100% Ownership
254900STXIE710EZPY52

Supplement to Organization Chart:

2 b. Domestic Branch Listing - attached

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 FINANCIAL CORPORATION (4252991) of DELAWARE, OH.

The data are as of 12/31/2019. Data reflects information that was received and processed through 03/16/2020.

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	FCIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ОК	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	,

Fidelity Federal Savings & Loan – MHC Delaware, OH Form FR Y-6									
		Decembe	r 31, 2019						
Current Shareholde), (2)(a),(2)(b), (2)(c)	ntrol or holdings of 5% or more		listed in (3)(1)(c) that had more with power to vote .7	• *				
(1)(a) (1)(b) (1)(c) Name & Address City, State, County Of Citizenship or Incorporation Of City, State, County Of Citizenship or Incorporation Of City, State, County Of Citizenship or Incorporation Of Citizenship Of Citizen			(2)(a) Name & Address City, State, County N/A	(2)(b) Country of Citizenship or Incorporation N/A	(2)(c) Number and Percentage of each Class of Voting Stock N/A				

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

		Dec	ember 31, 2019			
Report Item 3: Shar	eholders					
(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, 2019			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, 2017			
(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	
Ana Babiasz * Ostrander, OH USA President & CEO Fidelity Federal Savings and Loan Association of Delaware	USA	100%	N/A			

 $[\]ensuremath{^{*}}$ The name listed is an appointed delegate for the MHC

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

December 31, 2019

Report Item 4

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

Directors & Officers

(1) Directors &	(2) Principal	(3)(a) Title &	(3)(b) Title &	(3)(c) Title &	(4)(a) Percentage of	(4)(b) Percentage of	(4)(c) List names of other companies
Officers	Occupation if other	Position with holding	Positions with	position with other	voting shares in bank	voting shares in	(including partnerships) if 25% or more of
	than with bank	company	Subsidiaries	businesses (include	holding company	subsidiaries (include	voting securities are held (list the names of
	holding company			names of other		names of	companies & percentage of voting
				business		subsidiaries)	securities held.
Stephen L. Schuler	Retired Pediatrician	Chairman of Board	Director- Fidelity	Business Name:	N/A	N/A	N/A
Delaware, OH			Federal Financial	American Health			
			Corporation	Network			
USA							
			Director Fidelity	Doctor			
			Federal Savings and				
			Loan Association of				
			Delaware				
Robert E. Green	Dentist	Vice Chairman	Director- Fidelity	Business Name:	N/A	N/A	100%
Delaware, OH			Federal Financial	Green Dental			
			Corporation	Delaware			Green Dental Delaware
USA							
			Director Fidelity	Owner			
			Federal Savings and				
			Loan Association of				
			Delaware				
Edward F. Flahive	Attorney at Law	Director	Director- Fidelity	Business Name:	N/A	N/A	100%
Delaware, OH			Federal Financial	Flahive Law Office			
			Corporation				Flahive Law Office
USA				Owner			
			Director Fidelity				
			Federal Savings and				
			Loan Association of				
			Delaware				
Mark H. Hope	Farmer	Director	Director- Fidelity	Business Name:	N/A	N/A	33.3%
Delaware, OH			Federal Financial	Triken			
			Corporation	4. 4.			Triken
USA				Owner (1 of 3)			
			Director Fidelity				
			Federal Savings and				
			Loan Association of				
			Delaware				

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

December 31, 2019 **Report Item 4** (1), (2), (3)(a)(b)(c) and (4)(a)(b)(c) **Directors & Officers** Michael O. Roark Retired Financial Director- Fidelity Director N/A N/A N/A Director Federal Financial Grove City, OH Industry **Business Name:** Corporation Wilmington State USA Bank **Director Fidelity** Federal Savings and Loan Association of Delaware David R. Sellers Director- Fidelity N/A N/A N/A N/A Retired Director Delaware, OH Manufacturing Federal Financial Industry Corporation USA **Director Fidelity** Federal Savings and Loan Association of Delaware Ana Babiasz N/A Director President /CEO -N/A 100% N/A N/A President/CEO Ostrander, OH Fidelity Federal **Financial Corporation** USA President/CEO Fidelity Federal Savings and Loan Association of Delaware VP/CFO N/A N/A N/A Thomas A. Rubadue N/A VP /CFO -Fidelity N/A Westerville, OH Federal Financial Corporation USA VP/CFO- Fidelity Federal Savings and

Fidelity Federal Financial Corporation
Delaware, OH
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Loan Association of Delaware

December 31, 2019

Report Item 4

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c) Directors & Officers

	1	T		T	I	T	T
(1) Directors & Officers	(2) Principal Occupation if other than with bank holding company	(3)(a) Title & Position with holding company	(3)(b) Title & Positions with Subsidiaries	(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)(c) 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 USA	Retired Pediatrician	Chairman of Board	Director Fidelity Federal Savings and Loan Association of Delaware	Business Name: American Health Network Doctor	N/A	N/A	N/A
Robert E. Green	Dentist	Vice Chairman	Director Fidelity	Business Name:	N/A	N/A	100%
Delaware, OH USA			Federal Savings and Loan Association of Delaware	Robert Green DDS Owner			Green Dental Delaware
Edward F. Flahive	Attorney at Law	Director	Director Fidelity	Business Name:	N/A	N/A	100%
Delaware, OH USA			Federal Savings and Loan Association of Delaware	Flahive Law Office Owner			Flahive Law Office
Mark H. Hope Delaware, OH	Farmer	Director	Director Fidelity Federal Savings and	Business Name: Triken	N/A	N/A	33.3%
USA			Loan Association of Delaware	Owner			Triken
Michael O. Roark Grove City, OH USA	Retired Financial Industry	Director	Director Fidelity Federal Savings and Loan Association of Delaware	Director Business Name: Wilmington State Bank	N/A	N/A	N/A
David R. Sellers Delaware, OH USA	Retired Manufacturing Industry	Director	Director Fidelity Federal Savings and Loan Association of Delaware	N/A	N/A	N/A	N/A
Ana Babiasz Ostrander, OH USA	N/A	Director President/CEO	President/CEO Fidelity Federal Savings and Loan Association of Delaware	N/A	N/A	N/A	N/A
Thomas A. Rubadue Westerville, OH USA	N/A	VP/CFO	VP/CFO Fidelity Federal Savings and Loan Association of Delaware	N/A	N/A	N/A	N/A