### **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. 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 September 30, 2019 also be a senior official of the top-tier holding company. In the event Month / Day / Year 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 None sign the report. If the holding company is an ESOP/ESOT formed as

I, Craig F. Fortin

Name of the Holding Company Director and Official

authorized individual who must sign the report.

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 details in the report concerning that Individual.

"Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all Signature of Holding Company Director and Official 12/19/2019 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

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 Date of Report (top-tier holding company's fiscal year-end): Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) a corporation or is an LLC, see the General Instructions for the Reporter's Name, Street, and Mailing Address First Feddelta Bancshares, MHC Legal Title of Holding Company 404 Main Street (Mailing Address of the Holding Company) Street / P.O. Box Delta OH 43515 State Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: Jill Ulrich **CFO** Name 419-822-2711 Area Code / Phone Number / Extension 419-822-5691 Area Code / FAX Number julrich@firstfeddelta.com E-mail Address www.firstfeddelta.bank Address (URL) for the Holding Company's web page Is confidential treatment requested for any portion of this report submission?..... 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."

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

First Feddelta Ba	ancshares, Inc.				
Legal Title of Subsidiary	Holding Company		Legal Title of Subsi	diary Holding Company	
404 Main Street					
	Subsidiary Holding Company	/) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company	Street / P.O. Box
Delta	ОН	43515			
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (i	if different from mailing address)	
Legal Title of Subsidiary	/ Holding Company		Legal Title of Subsid	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	erent from mailing address)		Physical Location (i	f different from mailing address)	
Legal Title of Subsidiary	· Holding Company		Legal Title of Subsid	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	erent from mailing address)		Physical Location (if	f different from mailing address)	
Legal Title of Subsidiary	Holding Company		Legal Title of Subsid	liary Holding Company	
(Mailing Address of the S	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	erent from mailing address)		Physical Location (if	different from mailing address)	

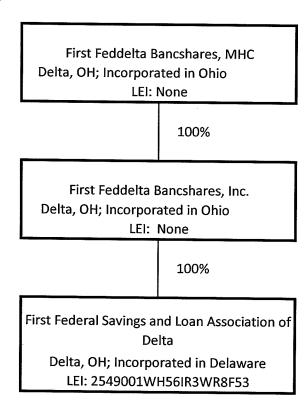
Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-19

1. Annual report is enclosed.

**Legal Title of Holding Company: First Feddelt** 

Fiscal Year End: 09-30-19

## 2a. Organization Chart



2b. Domestic Branch Listing
Branch Listing submitted early via email on 11/26/2019

Results: A list of branches for your depository institution: FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA (ID\_RSSD: 80374).

This depository institution is held by FIRST FEDDELTA BANCSHARES MHC (4151919) of DELTA OH.

The data are as of 09/30/2019. Data reflects information that was received and processed through 10/03/2019.

#### Reconciliation and Verification Steps

1. In the Data Action column of each branch row enter one or more of the actions spec fied 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 ine 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.

 $The \ FR \ Y-10 \ report \ may \ be \ submitted \ in \ a \ hardcopy \ format \ or \ via \ the \ FR \ Y-10 \ Online \ application - \ https://y10 on \ ine.federal reserve.gov.$ 

\* FDIC UNINUM Office Number and ID\_RSSD columns are for reference only. Verification of these values is not required.

<b>Data Action</b>	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)	80374	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	404 MAIN STREET	DELTA	OH	43515	FULTON	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK	10/7/2019	Full Service	4141862	HOLLAND BRANCH	6910 AIRPORT HIGHWAY	HOLLAND	OH	43528	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141880	SWANTON BRANCH	123 NORTH MAIN STREET	SWANTON	OH	43558	FULTON	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141929	TOLEDO BRANCH	3234 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	OH	43615	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141947	WATERVILLE BRANCH	30 SOUTH THIRD STREET	WATERVILLE	OH	43566	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
ОК		Full Service	4141956	WHITEHOUSE BRANCH	6600 PROVIDENCE STREET	WHITEHOUSE	ОН	43571	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	4

Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-19

Report Item 3: Securities Holders

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

\*\*\* instructions: Please complete all items in red, in addition to including all applicable securities holders for items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A."

[Please see Appendix A of the report instructions for an example of how to report items 1 and 2.) Once complete, please print sheet and include in your hardcopy of the report.

\*\*\*Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

Institution's Note: (If you would like to include a note, please add it here.)

Current securities holders with ownership, con-	rol, or holdings of S% or more with power to v	ote as of fiscal year ending 09-30-2015.	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 during the fiscal year ending 09-30-2015.						
1[a] Name, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	2[b] Country of Citizenship or Incorporation	Z(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)				
None	None	None	NA.	NA	NA .				
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Legal Title of Holding Company: First Feddelta Bancshares, Inc. Fiscal Year End: 09-30-19

#### Report Item 3: Securities Holders 1(a)(b)(c) and 2(a)(b)(c)

\*\*\*Instructions: Please complete all items in red, in addition to including all applicable securities holders for items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A." (Please see Appendix A of the report instructions for an example of how to report items 1 and 2.) Once complete, please print sheet and include in your hardcopy of the report.

\*\*\*Data Entry Tip: If you would like to add a line break within an Individual cell, select Alt + Enter at the space where you would like the line break. Institution's Note: (if you would like to include a note, please add it here.)

1(a) Name, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	2(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	
None	None	None	NA	NA	NA	
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Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-19

#### Report 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 Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Companies (include names of other companies)	(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 (includes partnerships) if 25% or more of Voting Securities are Held (list names of companies and
James Long, Bowling Green, OH USA	Golf Course owner	Chairman of the Board		NA NA	NA NA	NA NA	
Craig Fortin, Monclova, OH USA Robert Peinert, Bowling Green, OH		President/CEO	President/CEO of First Federal S&L Assn of Delta	NA NA			N/ N/
USA	Retired	Board Member	Director	NA NA	NA NA	NA NA	N/
Roger Lane, Liberty Center, OH USA	Farmer	Board Member	Director	NA			N.
Mike Patterson, Swanton, OH USA	Insurance agent	Secretary of the Board	Director	NA NA	NA NA	NA NA	
David Chamberlain, Liberty Center, OH USA	Attorney	Board Member	Director	Attorney, Sole Practitioner		NA NA	N)
Jill Ulrich, Whitehouse, OH USA		Chief Financial Officer	CFO of First Federal S&L Assn of Delta	NA NA			
Elizabeth Reynolds, Holland, OH USA		Chief Retail Officer	Chief Retail Officer of First Federal S&L Assn of Delta	NA	NA NA		N
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<sup>\*\*\*</sup> Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."

"N/A."

\*\*\*Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

Institution's Note: (If you would like to include a note, please add it here.)

Legal Title of Holding Company: First Feddelta Bancshares, Inc. Fiscal Year End: 09-30-19

#### Report Item 4: Insiders

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

Institution's Note: (If you would like to include a note, please add it here.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Companies (include names of other companies)	(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 (includes partnerships) if 25% or more of Voting Securities are Held (list names of companies and
James Long, Waterville, OH USA	Golf Course owner	Chairman of the Board		NA NA	NA		
Craig Fortin, Monclova, OH USA	4273	President/CEO	President/CEO of First Federal S&L Assn of Delta	NA NA		NA NA	N
Robert Peinert, Bowling Green, OH USA	Attorney	Secretary of the Board	Director	NA NA			N
Roger Lane, Liberty Center, OH USA	Farmer	Board Member	Director	NA NA		NA NA	•
Mike Patterson, Swanton, OH USA David Chamberlain, Liberty Center, OH	Insurance agent	Secretary of the Board	Director	NA NA			N. N.
	Attorney	Board Member	Director	Attorney, Sole Practitioner	NA	NA NA	
Jill Ulrich, Whitehouse, OH USA		Chief Financial Officer	CFO of First Federal S&L Assn of Delta	NA NA	NA NA		N.
Elizabeth Reynolds, Holland, OH USA		Chief Retail Officer	Chief Retail Officer of First Federal S&L Assn of Delta	NA NA	NA NA	NA	N.
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<sup>\*\*\*</sup>Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."

\*\*\*Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.