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, Thomas J. Fraser

Name of the Holding Company Director and Official

Director, 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.

Date of Signature

For holding companies not registered with the SECIndicate status of Annual Report to Shareholders:

| X | is included with the FR Y-6 report

_	nder separate cover ed	
For Federal Re	eserve 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.

to, an information collection unless it displays a currently valid Date of Report (top-tier holding company's fiscal year-end): **December 31, 2019** Month / Day / Year Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address First Mutual Holding Co. Legal Title of Holding Company 14806 Detroit Ave. (Mailing Address of the Holding Company) Street / P.O. Box OH 44107 State Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: SVP, CFO & Treasurer Margaret G. Wichman Title 216-529-2604 Area Code / Phone Number / Extension 216-221-0344 Area Code / FAX Number pwichman@firstmutualholding.com E-mail Address www.firstmutualholding.com Address (URL) for the Holding Company's web page 0=No Is confidential treatment requested for any portion of this report submission?.... 1=Yes 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."

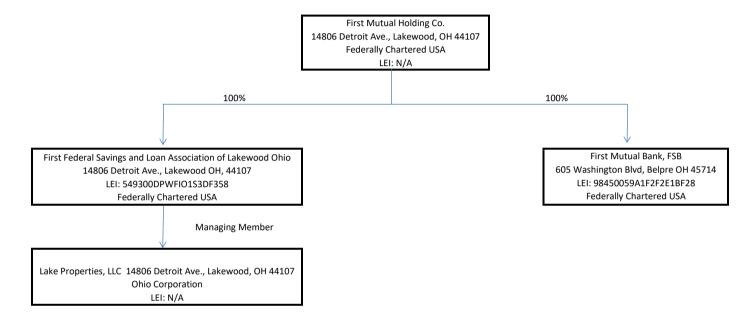
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments 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.

Form FR Y-6

Legal Title of Holding Company: First Mutual Holding Co,

Fiscal Year End: December 31, 2019

Report Item 2a: Organizational Chart



Form FR Y-6

Legal Title of Holding Company: First Mutual Holding Co, Fiscal Year End: December 31, 2019

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.)

			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							
Current securities holders with ownership, control	or holdings of E% or more with newer to us		year ending 12-31-2019							
current securities noiders with ownership, control										
		1(c)			2(c)					
1(a)		Number and Percentage of Each Class of Voting Securities			Number and Percentage of Each Class of Voting					
Name, City, State, Country	Country of Citizenship or Incorporation	(Please include type of security.)	Name, City, State, Country	Country of Citizenship or Incorporation	Securities (Please include type of security.)					
NONE			None							

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Legal Title of Holding Company: First Mutual Holding Co, Fiscal Year End: December 31, 2019

Report Item 4: Insiders

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

- ***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."

 (Please see Appendix A of the report instructions for an example of how to report Items 1, 2, 3, and 4.) 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.)

							(4)(c)		
						(4)(b)	List Names of Other Companies (includes		
	(2)		(3)(b)	(3)(c)	(4)(a)	Percentage of Voting Shares in	partnerships) if 25% or more of Voting Securities		
(1)	Principal Occupation if other than with Holding	(3)(a)	Title & Position with Subsidiaries	Title & Position with Other Companies	Percentage of Voting Shares in		are Held (list names of companies and percentage		
Name, City, State, Country	Company	Title & Position with Holding Company	(include names of subsidiaries)	(include names of other companies)	Holding Company	(include names of subsidiaries)	of voting securities held)		
Gary R. Fix, Rocky River, OH, USA	Retired	Director	None	None	Mutual: No Stock	(include names of subsidiaries)	0 None		
Galy K. Fix, Rocky River, OH, OSA	Retired	Director	Director - First Federal Savings and Loan	Notice	IVIUTUAL INO STOCK		o Notie		
William Huffman, Westlake, OH, USA	A 4 4	Di	<u> </u>	Partner Huffman Hunt & Klym, LLC	Mutual: No Stock		0111-19		
William Huffman, Westlake, OH, USA	Attorney	Director	Association of Lakewood Ohio	Partner Huffman Hunt & Riym, LLC	Mutual: No Stock		0 Huffman, Hunt & Klym, LLC 33%		
	a 1	8: 4	Director - First Federal Savings and Loan				Tiger Properties - 50%		
Michael P. Summers, Lakewood, OH, USA	Retired	Director	Association of Lakewood Ohio	None	Mutual: No Stock		0 Summers Industries - 100%		
			Director - First Federal Savings and Loan	Executive Director Cleveland Metropolitan					
Rebecca Ruppert McMahon, Westlake, OH USA	Attorney	Director	Association of Lakewood Ohio	Bar Association	Mutual: No Stock		0 None		
							Snowville Investments LLC - 78%		
							Bow tie Investments LLC - 50%		
							Innerbelt Partners LLC - 50%		
							Opportunity Capital LLC - 50%		
							Crestview Capital LLC - 95%		
							Advanced Controls Inc 25%		
							Ronald W. Dees LLC - 100%		
			Director - First Federal Savings and Loan				E65 Development LLC - 25%		
Ronald W. Dees, Westlake, OH, USA	Managing Director	Director & Chairman	Association of Lakewood Ohio	Managing Director, Opportunity Capital, LLC	Mutual: No Stock		0 Barron Capital Partners LLC - 51%		
			Director & Chairman - First Federal Savings	President Charley Geiger's Haberdashery,			Charley Geiger's Haberdashery, Inc. 50%		
W. Charles Geiger III, Lakewood, OH, USA	President Geiger's Clothing & Sports	Director	and Loan Association of Lakewood Ohio	Inc.	Mutual: No Stock		0 Warren St. Charles Investments, LLC 50%		
<u> </u>	Vice President IT / CIO, Case Western Reserve			Vice President IT / CIO, Case Western			,		
Sue B. Workman, Willowick, OH, USA	University	Director	None	Reserve University	Mutual: No Stock		0 None		
				,					
Sara Stehlik, Chagrin Falls, OH, USA	Retired	Director	None	None	Mutual: No Stock		0 None		
			Managing Officer First Federal Savings and						
			Loan Association of Lakewood Ohio; Director,						
Thomas J. Fraser, Lakewood, OH, USA		Director/President & CEO	First Mutual Bank, FSB, Belpre Ohio	None	Mutual: No Stock		0 None		
momas si maser, zakewosa, on, osik		Directory resident a ded	Sr. VP/ Chief Credit Officer First Federal	Thomas and the same and the sam	Widedan No Stock		o iteme		
			Savings and Loan Association of Lakewood						
Paul V. Capka, Rocky River, OH, USA		Sr. VP/ Chief Credit Officer	Ohio	None	Mutual: No Stock		0 None		
Tuur V. Cupka, Nocky Niver, Ori, Osh		St. VI / Chief creat Officer	Sr. VP/Chief Administrator/Secretary First	Hone	Widtail No Stock		Olivenic		
			Federal Savings and Loan Association of						
David T. Shaw, Lakewood, OH, USA		Sr. VP/Chief Administrator/Secretary	Lakewood Ohio	None	Mutual: No Stock		0 None		
David 1. Shaw, Lakewood, Off, OSA		St. VF/Ciller Administrator/Secretary	Sr. VP of Corporate Governance and Risk First	None	Widtual: NO Stock		ONOTIE		
			Federal Savings and Loan Association of	1					
Brian J. Pinkerton, Wadsworth, OH, USA		Sr. VP of Corporate Governance and Risk	Lakewood Oho	None	Mutual: No Stock		0 None		
Brian J. Finkerton, waaswortii, On, USA		51. VI of Corporate Governance and RISK	Lunc WOOd Ollo	Hone	Widtudi. NO Stock		Olivone		
			Sr. VP/ CFO & Treasurer, First Federal Savings						
Margaret G. Wichman, Curchage Falls, CHUICA		Sr. VP/ CFO & Treasurer	and Loan Association of Lakewood Ohio		Mutual: No Stock		Olnono		
Margaret G. Wichman, Cuyahoga Falls, OH USA		SI. VF/ CFO & Heasurer	Sr. VP Chief Strategy Officer, First Federal		IVIULUAI. INO SLOCK		0 none		
			Savings and Loan Association of Lakewood						
Jennifer A. Raynor, Lakewood, OH USA		Sr VD/Chief Strategy Officer	Ohio	Nana	Mutual: No Stock		Ollons		
Jennier A. Raynor, Lakewood, OH USA		Sr. VP/ Chief Strategy Officer	Sr. VP / Chief Human Resources Officer, First	None	IVIULUAI. INO SLOCK		0 None		
Dahar B. Kanash Biakfial I. Curusa		Ca VD / Chief Human 2	Federal Savings and Loan Association of	Nama	Martinelli Nie Che I		0.11		
Debra B. Kaput, Richfield, OH USA		Sr. VP / Chief Human Resource Officer	Lakewood Ohio	None	Mutual: No Stock		0 None		

Results: A list of branches for your holding company FIRST MUTUAL HOLDING CO. (4843090) of LAKEWOOD, OH.

The data are as of 12/31/2019.

Reconciliation and Verification Steps

- 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
			_	FIRST FEDERAL SAVINGS AND LOAN									FIRST FEDERAL SAVINGS AND LOAN		
ок		Full Service (Head Office)	318974	ASSOCIATION OF LAKEWOOD	14806 DETROIT AVE	LAKEWOOD	ОН	44107	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
		, ,										· ·	FIRST FEDERAL SAVINGS AND LOAN		
ок		Full Service	3837878	AVON BRANCH	36839 DETROIT ROAD	AVON	ОН	44011	LORAIN	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
ОК		Full Service	3839630	AVON LAKE BRANCH	32812 WALKER ROAD	AVON LAKE	ОН	44012	LORAIN	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
							1						FIRST FEDERAL SAVINGS AND LOAN		
ОК		Full Service	4141684	BRUNSWICK BRANCH	3383 CENTER ROAD	BRUNSWICK	ОН	44212	MEDINA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
								1					FIRST FEDERAL SAVINGS AND LOAN		
ОК		Full Service	4165756	CHAGRIN FALLS BRANCH	2 EAST WASHINGTON STREET	CHAGRIN FALLS	ОН	44022	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
							1						FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	5426669	DAVE'S MIDTOWN BRANCH	1929 EAST 61ST ST.	CLEVELAND	ОН	44103	CUYAHOGA	UNITED STATES	Not Require	d Not Required		318974	
							1	11100					FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	4905194	GORDON SQUARE BRANCH	6610 DETROIT AVENUE	CLEVELAND	ОН	44102	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
O.K		run service	1303131	CONSON SQUARE BRANCH	OUTO DE MONTAVENOE	CELVEDWO	0	77102	00171110071	OTHITED STATES	reor nequired	rrot neganea	FIRST FEDERAL SAVINGS AND LOAN	510371	
OV		Full Service	E449401	COLUMBUS DUBLIN	6601 DUBLIN CENTER DRIVE	DUBLIN	ОН	43017	FRANKLIN	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
- N		I UII JETVICE	J 44 04U1	COLONIDOS DOBLIN	GOOT DOBLIN CLINIER DRIVE	DODLIN	311	73017	LIMINELIN	OMITED STATES	ivot nequired	reot nequired		3109/4	
													FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	3839649	FAIRVIEW PARK BRANCH	22380 LORAIN ROAD	FAIRVIEW PARK	OH	44126	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	4141835	GARFIELD BRANCH	12648 ROCKSIDE ROAD	GARFIELD HEIGHTS	OH	44125	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	3839667	NORTH OLMSTED BRANCH	26624 LORAIN ROAD	NORTH OLMSTED	ОН	44070	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	3837908	NORTH RIDGEVILLE BRANCH	33701 CENTER RIDGE ROAD	NORTH RIDGEVILLE	ОН	44039	LORAIN	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
OK		Full Service	4141853	NORTH ROYALTON BRANCH	6160 ROYALTON ROAD	NORTH ROYALTON	ОН	44133	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
ОК		Full Service	3392201	OLMSTED TOWNSHIP BRANCH	26908 COOK ROAD	OLMSTED FALLS	ОН	44138	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
ок		Full Service	4141817	CONCORD BRANCH	7595 CRILE ROAD	PAINESVILLE	ОН	44077	LAKE	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
ок		Full Service	75277	SNOW ROAD BRANCH	1640 SNOW ROAD	PARMA	ОН	44134	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
												· ·	FIRST FEDERAL SAVINGS AND LOAN		
ок		Full Service	4144096	ROCKY RIVER BRANCH	20425 CENTER RIDGE ROAD	ROCKY RIVER	ОН	44116	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
													FIRST FEDERAL SAVINGS AND LOAN		
ОК		Full Service	3392199	STRONGSVILLE BRANCH	14047 PEARL ROAD	STRONGSVILLE	ОН	44136	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
			5552155	error of the big stori			J		23.7.1.00A	525 5125		nequired	FIRST FEDERAL SAVINGS AND LOAN	310374	
OK		Full Service	3302210	WESTLAKE/CROCKER BRANCH	2035 CROCKER ROAD	WESTLAKE	ОН	44145	CUYAHOGA	UNITED STATES	Not Required	Not Required	ASSOCIATION OF LAKEWOOD	318974	
- N		I UII JETVICE	3332210	WESTERRE/CROCKER BRANCH	2033 CHOCKEN NOAD	VVLJILANL	511	-4140	COTATIONA	ONTILE STATES	NOT REquired	140t Nequired		3109/4	
OK		Full Service	2020505	WESTLAKE/DETROIT BRANCH	24441 DETROIT ROAD	WESTLAKE	ОН	44145	CUYAHOGA	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	318974	
OK .	-	i uii selvice	2023082	WESTERNE/DETROIT BRAINCH	Z4441 DETROIT ROAD	VVLJILANE	ОП	44145	COTATIONA	OMITED STATES	Not Required	ivot required	ASSOCIATION OF LAKEWOOD	318974	
		5 H 5 . W 1000 .	405	SIDOT ANITHAN DANK SOD	Lear MARKETTON BLAST	251 225	L						FIRST ANITHAL BANK FOR		
UK		Full Service (Head Office)	493077	FIRST MUTUAL BANK, FSB	605 WASHINGTON BLVD	BELPRE	ОН	45714	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST MUTUAL BANK, FSB	493077	
					1				1			1			
OK		Full Service	3144709	631 WASHINGTON BOULEVARD BRANCH	631 WASHINGTON BLVD	BELPRE	ОН	45714	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST MUTUAL BANK, FSB	493077	
					1				1						
OK		Limited Service		JEFFERSON STREET BRANCH	155 JEFFERSON STREET		WV	26155	WETZEL	UNITED STATES	Not Required	Not Required	FIRST MUTUAL BANK, FSB	493077	
OK		Full Service		NORTH STATE	610 NORTH STATE ROUTE 2	NEW MARTINSVILLE	WV	26155	WETZEL	UNITED STATES	Not Required	Not Required	FIRST MUTUAL BANK, FSB	493077	
OK		Full Service	4141983	PARKERSBURG BRANCH	3850 EMERSON AVENUE	PARKERSBURG	WV	26104	WOOD	UNITED STATES	Not Required	Not Required	FIRST MUTUAL BANK, FSB	493077	