## **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, Craig F. Fortin

Name of the Holding Company Director and Official

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,

"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
12/11/2020

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

September 30, 2020			
Month / Day / Year			
None			
Reporter's Legal Entity Identifier (I	LEI) (20-Charac	cter LEI Code)	
Reporter's Name, Street, a	and Mailing A	Address	
First Feddelta Bancsha	res, MHC		
Legal Title of Holding Company			_
404 Main Street			
(Mailing Address of the Holding Co	ompany) Street	/ P.O. Box	
Delta	Ohio	<b>▼</b> 43515	
City	State	Zip Code	

Person to whom questions about this report should be directed:

**CFO** 

Physical Location (if different from mailing address)

Jill Ulrich

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 0=No Is confidential treatment requested for any portion of 0 this report submission? ...... In accordance with the General Instructions for this report (check only one), 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	incshares, Inc.						
Legal Title of Subsidiary			Legal Title of Subsid	Legal Title of Subsidiary Holding Company			
404 Main Street							
	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company) S	Street / P.O. Box		
Delta	Ohio 🖸 43515						
City	State	Zip Code	City	State	Zip Code		
Physical Location (if diff	erent from mailing address)		Physical Location (if	f different from malling address)			
·			MARK P	A A SAN A MATERIAL CONTRACTOR OF THE SAN A			
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		
(Matting / todiooo or tho	Substalary Holaling Sompany	,, s	(a				
City	State	Zip Code	City	State	Zip Code		
Physical Location (if diff	erent from mailing address)		Physical Location (if	f different from mailing address)			
Legal Title of Subsidiary	Holding Company		Legal Title of Subsic	diary Holding Company			
	,						
(Mailing Address of the	Subsidiary Holding Company	y) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	<del></del>		
City	State	Zip Code	City	State	Zip Code		
Physical Location (if diff	erent from mailing address)		Physical Location (if	f different from mailing address)			
	175-11						
Legal Title of Subsidiary	Holding Company		Legal Title of Subsid	diary Holding Company			
(Mailing Address of the	Subsidiary Holding Company	y) 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 Holding Company: First Feddelta Bancshares, MHC

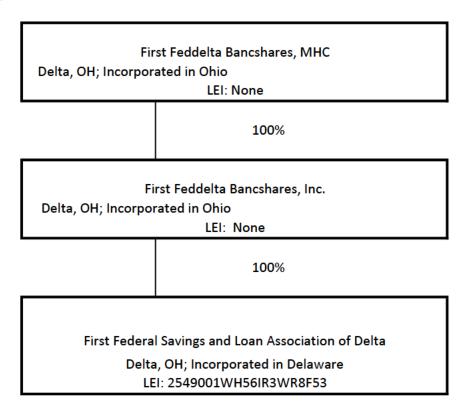
Fiscal Year End: 09-30-20

1. Annual report is enclosed.

Legal Title of Holding Company: First Feddelta Bancshares, MHC

Fiscal Year End: 09-30-20

## 2a. Organization Chart



2b. Domestic Branch Listing
Branch Listing submitted early via email on 12/11/20

Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-20

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			
Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 09-30-2020.			fiscal year ending 09-30-2020.			
1(a) Name, City, State, Country	1(b)	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)		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	

Legal Title of Holding Company: First Feddelta Bancshares, Inc. Fiscal Year End: 09-30-20

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.

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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							
Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 09-30-2020.			fiscal year ending 09-30-2020				
		1(c)			2(c)		
1(a)	1(b)	Number and Percentage of Each Class of Voting Securities (Please include type	2(a)	2(b)	Number and Percentage of Each Class of Voting		
Name, City, State, Country	Country of Citizenship or Incorporation	of security.)	Name, City, State, Country	Country of Citizenship or Incorporation	Securities (Please include type of security.)		
First Feddelta Bancshares, MHC; Delta, OH USA	USA	Common shares, 100 shares, 100%, Voting Percentage 100%	NA	NA	NA		

Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-20

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

\*\*\*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) Name, City, State, Country	[2] Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company		Companies	(4)(a) Percentage of Voting Shares in Holding Company		(4)(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 held)
James Long, Bowling Green, OH USA	Golf Course owner	Chairman of the Board	Chairman of the Board	NA NA	NA NA	NA NA	NA
James Long, Bowling Green, On USA	Goil Course owner	Chairman of the board	President/CEO of First	INA	NA NA	NA NA	NA NA
Craig Fortin, Monclova, OH USA	N/A	President/CEO	Federal S&L Assn of Delta	NA	NA NA	NA NA	NA
Robert Peinert, Bowling Green, OH							
USA	Retired	Board Member	Director	NA	NA	NA	NA
Roger Lane, Liberty Center, OH USA	Farmer	Board Member	Director	NA	NA NA	NA	NA
Mike Patterson, Swanton, OH USA	Insurance agent	Secretary of the Board	Director	NA	NA NA	NA	NA
David Chamberlain, Liberty Center, OH							
USA	Attorney	Board Member	Director	Attorney, Sole Practitioner	NA	NA	NA
Jill Ulrich, Whitehouse, OH USA	N/A	Chief Financial Officer	CFO of First Federal S&L Assn of Delta	NA	NA	NA	NA
Elizabeth Reynolds, Holland, OH USA	N/A	Chief Retail Officer	Chief Retail Officer of First Federal S&L Assn of Delta	NA	NA	NA	NA

<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"

Legal Title of Holding Company: First Feddelta Bancshares, Inc. Fiscal Year End: 09-30-20

Report Item 4: Insiders 1, 2 , 3(a)(b)(c), and 4(a)(b)(c)

\*\*Poata 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.

\*\*Poata Entry Tip 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	Companies	(4)(a) Percentage of Voting Shares in Holding Company		(4)(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 held)
James Long, Waterville, OH USA	Golf Course owner	Chairman of the Board	Chairman of the Board	NA	NA NA	NA NA	NA NA
Craig Fortin, Monclova, OH USA	N/A	President/CEO	President/CEO of First Federal S&L Assn of Delta	NA	NA	NA	NA
Robert Peinert, Bowling Green, OH USA	Attorney	Secretary of the Board	Director	NA	NA	NA	NA
Roger Lane, Liberty Center, OH USA	Farmer	Board Member	Director	NA	NA	NA	NA
Mike Patterson, Swanton, OH USA	Insurance agent	Secretary of the Board	Director	NA	NA	NA	NA
David Chamberlain, Liberty Center, OH USA	Attorney	Board Member	Director	Attorney, Sole Practitioner	NA	NA	NA
Jill Ulrich, Whitehouse, OH USA	N/A	Chief Financial Officer	CFO of First Federal S&L Assn of Delta Chief Retail Officer of First	NA	NA	NA	NA
Elizabeth Reynolds, Holland, OH USA	N/A	Chief Retail Officer	Federal S&L Assn of Delta	NA	NA	NA	NA

<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"