

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, Marc A. Stefanski
 Name of the Holding Company Director and Official
Chairman, President, and Chief Executive Officer
 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.

Marc A. Stefanski
 Signature of Holding Company Director and Official
 4/12/2022
 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):

September 30, 2021

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Third Federal Savings and Loan Assoc. of Cleve., MHC

Legal Title of Holding Company

7007 Broadway Avenue

(Mailing Address of the Holding Company) Street / P.O. Box

Cleveland Ohio 44105
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Chris Dlouhy Regulatory Reporting
 Name Title

216-883-2287

Area Code / Phone Number / Extension

216-441-0055

Area Code / FAX Number

christopher.dlouhy@thirdfederal.com

E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission? No 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."

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.

TFS Financial Corporation

Legal Title of Subsidiary Holding Company

7007 Broadway Avenue

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Cleveland Ohio

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State

Zip Code

Physical Location (if different from mailing address)

THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC

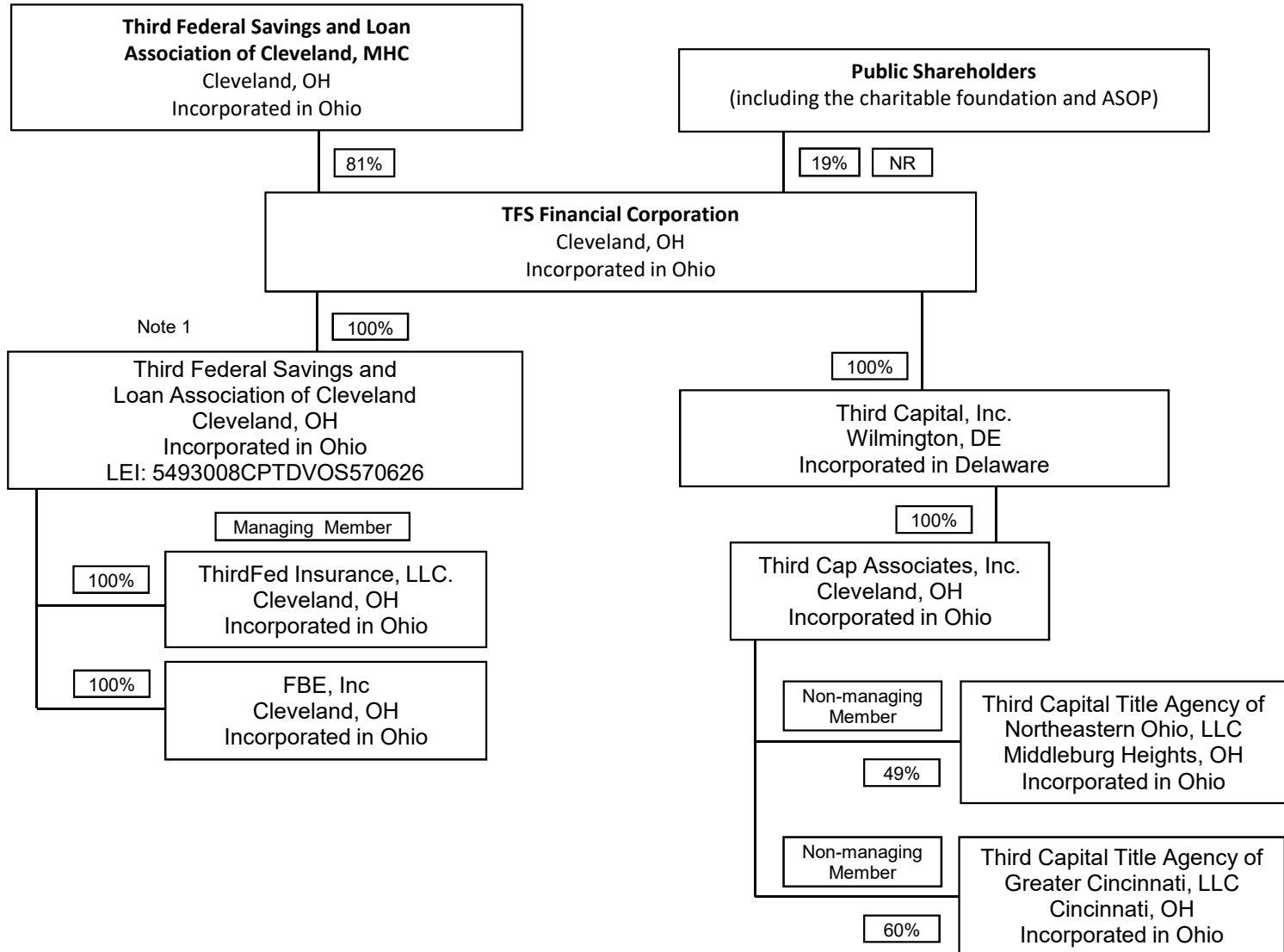
Cleveland, OH

Fiscal Year Ending September 30, 2021

Report Item

1a: Third Federal Savings and Loan Association of Cleveland, MHC does not prepare an annual report and is not registered with the SEC.

2a: Organizational Chart



Note (1) - LEI is N/A unless noted.

NR - Not Reportable on the Form FRY-10

Results: A list of branches for your holding company: THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC (3828036) of CLEVELAND, OH.

The data are as of 09/30/2021. Data reflects information that was received and processed through 10/05/2021.

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 | FDIC UNINUM* | Office Number* | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|---|-------------------------------------|--------------------|-------|----------|--------------|---------------|--------------|----------------|---|----------|
| ok | 12/6/2021 | Full Service (Head Office) | 915878 | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 7007 BROADWAY AVENUE | CLEVELAND | OH | 44105 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148160 | BOCA RATON BRANCH | 70 S DIXIE HIGHWAY, SUITE B | BOCA RATON | FL | 33432 | PALM BEACH | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148179 | BONITA SPRINGS BRANCH | 25301 SOUTH TAMiami TRAIL | BONITA SPRINGS | FL | 34134 | LEE | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148245 | CLEARWATER BRANCH | 29247 US HWY 19 N | CLEARWATER | FL | 33761 | PINELLAS | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4192305 | CORAL SPRINGS | 2360 N UNIVERSITY DR | CORAL SPRINGS | FL | 33065 | BROWARD | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148254 | DELRAY BRANCH | 15086 JOG RD | DELRAY BEACH | FL | 33446 | PALM BEACH | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148290 | FORT MYERS BRANCH | 5030 SOUTH CLEVELAND AVE | FORT MYERS | FL | 33907 | LEE | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148320 | GREENACRES BRANCH | 6125 LAKE WORTH RD | GREENACRES | FL | 33463 | PALM BEACH | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 2388346 | HALLANDALE BRANCH | 929 EAST HALLANDALE BEACH BOULEVARD | HALLANDALE | FL | 33009 | BROWARD | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148375 | NAPLES BRANCH | 1410 PINE RIDGE RD | NAPLES | FL | 34108 | COLLIER | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148405 | NORTH PALM BEACH BRANCH | 11701 US HIGHWAY 1, SUITE B | NORTH PALM BEACH | FL | 33408 | PALM BEACH | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 3821046 | PLANTATION | 8500 WEST BROWARD BOULEVARD | PLANTATION | FL | 33324 | BROWARD | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 2966360 | NEW PORT RICHEY BRANCH | 8270 RIDGE ROAD | PORT RICHEY | FL | 34668 | PASCO | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148450 | SAINT PETERSBURG BRANCH | 262 37TH AVE NORTH | SAINT PETERSBURG | FL | 33704 | PINELLAS | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148469 | SARASOTA BRANCH | 4048 JENKINS PLACE | SARASOTA | FL | 34238 | SARASOTA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148478 | SEMINOLE BRANCH | 7750 SEMINOLE BLVD | SEMINOLE | FL | 33772 | PINELLAS | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148629 | TAMPA BRANCH | 11707 NORTH DALE MABRY HIGHWAY | TAMPA | FL | 33618 | HILLSBOROUGH | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4192293 | AVON BRANCH | 35592 DETROIT ROAD | AVON | OH | 44011 | LORAIN | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148188 | BRECKSVILLE BRANCH | 8943 BRECKSVILLE RD | BRECKSVILLE | OH | 44141 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148209 | BRUNSWICK BRANCH | 3890 CENTER RD | BRUNSWICK | OH | 44212 | MEDINA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148366 | MIDDLEBURG HEIGHTS BRANCH | 6849 PEARL RD | CLEVELAND | OH | 44130 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148423 | OHIO CITY BRANCH | 1900 W 25TH ST | CLEVELAND | OH | 44113 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148447 | WESTOWN BRANCH | 10642 LORAIN AVE | CLEVELAND | OH | 44111 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148236 | CHAPEL HILL BRANCH | 490 HOWE AVE | CUYAHOGA FALLS | OH | 44221 | SUMMIT | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148263 | EUCLID BRANCH | 22332 LAKE SHORE BLVD | EUCLID | OH | 44123 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148272 | FAIRLAWN BRANCH | 2875 W MARKET ST | FAIRLAWN | OH | 44333 | SUMMIT | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148311 | GARFIELD COMMONS BRANCH | 12594 ROCKSIDE ROAD | GARFIELD HEIGHTS | OH | 44125 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148339 | MAYFIELD BRANCH | 5780 MAYFIELD ROAD | MAYFIELD HTS | OH | 44124 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148348 | MEDINA BRANCH | 4018 MEDINA RD SUITE A | MEDINA | OH | 44256 | MEDINA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148357 | MENTOR BRANCH | 7339 MENTOR AVE | MENTOR | OH | 44060 | LAKE | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148384 | NORTH OLMSTED BRANCH | 26949 LORAIN ROAD | NORTH OLMSTED | OH | 44070 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148496 | RIDGE ROAD | 5950 RIDGE ROAD | PARMA | OH | 44129 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4192284 | SNOW ROAD | 1616 SNOW RD | PARMA | OH | 44134 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148441 | ROCKY RIVER BRANCH | 21651 CENTER RIDGE RD | ROCKY RIVER | OH | 44116 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148610 | STRONGSVILLE BRANCH | 18380 RYANTON RD | STRONGSVILLE | OH | 44136 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148638 | TWINSBURG BRANCH | 9057 DARROW RD | TWINSBURG | OH | 44087 | SUMMIT | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |
| ok | 12/6/2021 | Full Service | 4148227 | CEDAR CENTER BRANCH | 13908 CEDAR ROAD | UNIVERSITY HEIGHTS | OH | 44118 | CUYAHOGA | UNITED STATES | Not Required | Not Required | THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND | 915878 |

2b: Domestic branch listing provided to the Federal Reserve Bank of Cleveland.

3: Shareholders

(1)(a)(b)(c) Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 09-30-2021.

| (1)(a) Name, City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Shares |
|--|--|---|
| N/A | | |

(2)(a)(b)(c) Current shareholders 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 09-30-2021.

| (2)(a) Name, City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Shares |
|--|--|---|
| N/A | | |

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 Businesses (include names of other businesses) | (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 percentage of voting securities held) |
|---|--|--|---|---|---|--|---|
| Marc A. Stefanski Palm Beach, FL USA | N/A | Director/Chairman/ CEO/President | Director/Chairman/CEO/Pres of TFS&L ⁽²⁾ Director of TCI ⁽³⁾ Director/Chairman/CEO/Pres of TFS Fin Corp ⁽⁴⁾ | N/A | 0% | 1% TFS Financial Corporation | N/A |
| John P. Ringenbach Lakewood, OH USA | Retired | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽⁴⁾ | N/A | 0% | less than 1% TFS Financial Corporation | N/A |
| Ben S. Stefanski III Shaker Heights, OH USA | N/A | Director and Secretary | Director/Secretary and Chief Marketing Officer of TFS&L ⁽²⁾ Director and Secretary of TFS Fin Corp ⁽⁴⁾ | N/A | 0% | less than 1% TFS Financial Corporation | N/A |
| Terrence R. Ozan Lyndhurst, OH USA | Retired | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽⁴⁾ | Director of State Industrial Products, Innovative Medical Equipment LLC, and Mercury Biomed LLC | 0% | less than 1% TFS Financial Corporation | N/A |
| Robert A. Fiala Willoughby, OH USA | Architect | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽⁴⁾ | Partner at ThenDesign Architecture Ltd. | 0% | less than 1% TFS Financial Corporation | ThenDesign Architecture, LLC 30.0% Greenland Engineering, LLC 65.0% |
| Ashley H. Williams Huntington, NY USA | N/A | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽⁴⁾ | N/A | 0% | Less than 1% TFS Financial Corporation | N/A |
| Barbara J. Anderson Cleveland Heights, OH USA | CEO | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽⁴⁾ | President of Empowering and Strengthening Ohio's People CEO of Another Chance Ohio | 0% | less than 1% TFS Financial Corporation | N/A |

(1) Third Cap Associates, Inc.
(2) Third Federal Savings and Loan Association of Cleveland
(3) Third Capital, Inc.
(4) TFS Financial Corporation

4: Insiders continued

| (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 Businesses (include names of other businesses) | (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 percentage of voting securities held) |
|--|--|---|---|---|--|---|---|
| Martin J. Cohen Naples, FL USA | Management/Partner | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽¹⁾ | Managing partner of H&M Management President of Elayne Apartments President of Capital Mortgage Managing partner of Har Mar Company Sole proprietor of Smart Realty Managing partner of Willis Road Associates LLC Managing partner of Tallmadge Associates Managing member of Brittain Park Investment Managing partner of Hillside General Partnership Managing partner of Riverside House Managing partner of Oak Knoll Associates | 0% | less than 1% TFS Financial Corporation | H&M Management 50.0% Elayne Apartments 31.5% Capital Mortgage 100.0% Har Mar Company 54.0% Smart Realty LLC 100.0% Willis Road Associates LLC 50.0% Tallmadge Associates 35.0% Brittain Park Investment 100.0% Hillside General Partnership 100.0% Riverside House 100.0% Oak Knoll Associates 100.0% |
| William C. Mulligan Hunting Valley, OH USA | Director | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽¹⁾ | Director of Universal Electronics, Inc. | 0% | less than 1% TFS Financial Corporation | N/A |
| Anthony J. Asher Osprey FL USA | Business owner | Director | Director of TFS&L ⁽²⁾ Director of TFS Fin Corp ⁽¹⁾ | Chairman at Weston Inc. | 0% | less than 1% TFS Financial Corporation | Graystone Properties, Inc. 50.0% |
| Meredith S. Weil Cleveland Hts, OH USA | N/A | Director and Chief Operating Officer | Director/President/CEO of TCA ⁽¹⁾ Director and Chief Operating Officer of TFS&L ⁽²⁾ Director/President/CEO of TCI ⁽³⁾ Director and Chief Operating Officer of TFS Fin Corp ⁽¹⁾ Director/President/CEO of FBE, Inc. | N/A | 0% | less than 1% TFS Financial Corporation | N/A |
| Anna Maria P. Motta Cleveland, OH USA | N/A | Vice President | Chief Information Officer of TFS&L ⁽²⁾ Vice President of TFS Fin Corp ⁽¹⁾ Director of FBE, Inc. | N/A | 0% | less than 1% TFS Financial Corporation | Pemco 25.0% Mardok 30.0% |
| Cathy W. Zbanek Shaker Hts, OH USA | N/A | Vice President | Chief Synergy Officer of TFS&L ⁽²⁾ Vice President of TFS Fin Corp ⁽¹⁾ | N/A | 0% | less than 1% TFS Financial Corporation | Wilhoff & Sons, LLC 26.6% |
| Paul J. Huml Strongsville, OH USA | N/A | Chief Financial Officer and Treasurer | Director and Treasurer of TCA ⁽¹⁾ Chief Financial Officer and Treasurer of TFS&L ⁽²⁾ Director and Treasurer of TCI ⁽³⁾ Chief Financial Officer and Treasurer of TFS Fin Corp ⁽¹⁾ Director and Treasurer of FBE, Inc. | N/A | 0% | less than 1% TFS Financial Corporation | N/A |
| Susanne N. Miller Stow, OH USA | N/A | Vice President | Chief Accounting Officer of TFS&L ⁽²⁾ Chief Accounting Officer of TFS Fin Corp ⁽¹⁾ Vice President/Secretary of FBE, Inc. | | 0% | less than 1% TFS Financial Corporation | N/A |

(1) Third Cap Associates, Inc.

(2) Third Federal Savings and Loan Association of Cleveland

(3) Third Capital, Inc.

(4) TFS Financial Corporation

4: Insiders continued

| (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 Businesses (include names of other businesses) | (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 percentage of voting securities held) |
|--|--|---|---|--|--|---|--|
| Kathleen M. Danckers Avon Lake, OH USA | N/A | Vice President | Director/Vice President/Secretary of TCA ⁽¹⁾ Chief Risk Officer of TFS&L ⁽²⁾ Director/Vice President/Secretary of TCI ⁽³⁾ Chief Risk Officer of TFS Fin Corp ⁽⁴⁾ | N/A | 0% | less than 1% TFS Financial Corporation | N/A |
| Russell C. Holmes Twinsburg, OH USA | N/A | Vice President | Chief Retail Officer of TFS&L ⁽²⁾ Vice President of TFS Fin Corp ⁽⁴⁾ Director of FBE, Inc. | N/A | 0% | less than 1% TFS Financial Corporation | N/A |
| Andrew J. Rubino Copley, OH USA | N/A | Vice President | IT Director of TFS&L ⁽²⁾ Vice President of TFS FIN Corp ⁽⁴⁾ | N/A | 0% | less than 1% TFS Financial Corporation | N/A |

(1) Third Cap Associates, Inc.

(2) Third Federal Savings and Loan Association of Cleveland

(3) Third Capital, Inc.

(4) TFS Financial Corporation

Form FR Y-6

TFS FINANCIAL CORPORATION

Cleveland, OH
Fiscal Year Ending September 30, 2021

Report Item

1: TFS Financial Corporation prepares an annual report and is registered with the SEC. Enclosed is a copy of TFS Financial Corporation Annual Report (10-K).

2a: Organizational Chart

Reference Third Federal Savings and Loan Association of Cleveland, MHC

2b: Domestic branch listing provided to the Federal Reserve Bank of Cleveland.

Reference Third Federal Savings and Loan Association of Cleveland, MHC

3: Shareholders

| (1)(a) Name, City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Shares |
|---|---|--|
| Third Federal Savings and Loan Association of Cleveland, MHC Cleveland, OH United States | United States | Common shares owned 227,119,132 81.94% |

(2)(a)(b)(c) Current shareholders 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 09-30-2021.

| (2)(a) Name, City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Shares |
|--|---|---|
| N/A | | |

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 Businesses (include names of other businesses) | (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 percentage of voting securities held) |
|---|--|--|--|---|---|---|---|
| Marc A. Stefanski Palm Beach, FL USA | N/A | Director/Chairman/ CEO/President | Director/Chairman/CEO/Pres of TFS&L ⁽²⁾ Director of TCI ⁽³⁾ | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| John P. Ringenbach Lakewood, OH USA | Retired | Director | Director of TFS&L ⁽²⁾ | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| Ben S. Stefanski III Shaker Heights, OH USA | N/A | Director and Secretary | Director and Secretary and Chief Marketing Officer of TFS&L ⁽²⁾ | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| Terrence R. Ozan Lyndhurst, OH USA | Retired | Director | Director of TFS&L ⁽²⁾ | Director of State Industrial Products, Innovative Medical Equipment LLC, and Mercury Biomed LLC | less than 1% TFS Financial Corporation | 0% | N/A |
| Robert A. Fiala Willoughby, OH USA | Architect | Director | Director of TFS&L ⁽²⁾ | Partner at ThenDesign Architecture Ltd. | less than 1% TFS Financial Corporation | 0% | ThenDesign Architecture, LLC 30.0% Greenland Engineering, LLC 65.0% |

(1) Third Cap Associates, Inc.
(2) Third Federal Savings and Loan Association of Cleveland
(3) Third Capital, Inc.
(4) TFS Financial Corporation

4: Insiders continued

| (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 Businesses (include names of other businesses) | (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 percentage of voting securities held) |
|---|--|---|--|---|--|--|---|
| Ashley H. Williams Huntington, NY USA | N/A | Director | Director of TFS&L ⁽²⁾ | N/A | Less than 1% TFS Financial Corporation | 0% | N/A |
| Barbara J. Anderson Cleveland Heights, OH USA | CEO | Director | Director of TFS&L ⁽²⁾ | President of Empowering and Strengthening Ohio's People CEO of Another Chance Ohio | less than 1% TFS Financial Corporation | 0% | N/A |
| Martin J. Cohen Naples, FL USA | Management/Partner | Director | Director of TFS&L ⁽²⁾ | Managing partner of H&M Management President of Elayne Apartments President of Capital Mortgage Managing partner of Har Mar Company Sole proprietor of Smart Realty Managing partner of Willis Road Associates LLC Managing partner of Tallmadge Associates Managing member of Brittain Park Investment Managing partner of Hillside General Partnership Managing partner of Riverside House Managing partner of Oak Knoll Associates | less than 1% TFS Financial Corporation | 0% | H&M Management 50.0% Elayne Apartments 31.5% Capital Mortgage 100.0% Har Mar Company 54.0% Smart Realty LLC 100.0% Willis Road Associates LLC 50.0% Tallmadge Associates 35.0% Brittain Park Investment 100.0% Hillside General Partnership 100.0% Riverside House 100.0% Oak Knoll Associates 100.0% |
| William C. Mulligan Hunting Valley, OH USA | Director | Director | Director of TFS&L ⁽²⁾ | Director of Universal Electronics, Inc. | less than 1% TFS Financial Corporation | 0% | N/A |
| Anthony J. Asher Osprey FL USA | Business owner | Director | Director of TFS&L ⁽²⁾ | Chairman at Weston Inc. | less than 1% TFS Financial Corporation | 0% | Graystone Properties, Inc. 50.0% |
| Meredith S. Weil Cleveland Hts, OH USA | N/A | Director and Chief Operating Officer | Director/President/CEO of TCA ⁽¹⁾ Director and Chief Operating Officer of TFS&L ⁽²⁾ Director/President/CEO of TCI ⁽³⁾ Director/President/CEO of FBE, Inc. | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| Anna Maria P. Motta Cleveland, OH USA | N/A | Vice President | Chief Information Officer of TFS&L ⁽²⁾ Director of FBE, Inc. | N/A | less than 1% TFS Financial Corporation | 0% | Pemco 25.0% Mardok 30.0% |
| Cathy W. Zbanek Shaker Hts, OH USA | N/A | Vice President | Chief Synergy Officer of TFSL ⁽²⁾ | N/A | less than 1% TFS Financial Corporation | 0% | Wilkoff & Sons, LLC 26.6% |
| Paul J. Huml Strongsville, OH USA | N/A | Chief Financial Officer and Treasurer | Director and Treasurer of TCA ⁽¹⁾ Chief Financial Officer and Treasurer of TFS&L ⁽²⁾ Director and Treasurer of TCI ⁽³⁾ Director and Treasurer of FBE, Inc. | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| Susanne N. Miller Stow, OH USA | N/A | Chief Accounting Officer | Chief Accounting Officer of TFS&L ⁽²⁾ Vice President/Secretary of FBE | N/A | less than 1% TFS Financial Corporation | 0% | N/A |

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4: Insiders continued

| (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 Businesses (include names of other businesses) | (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 percentage of voting securities held) |
|--|--|---|--|--|--|--|--|
| Kathleen M. Danckers Avon Lake, OH USA | N/A | Chief Risk Officer | Director/Vice President/Secretary of TCA ⁽¹⁾ Chief Risk Officer of TFS&L ⁽²⁾ Director/Vice President/Secretary of TCI ⁽³⁾ | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| Russell C. Holmes Twinsburg, OH USA | N/A | Vice President | Chief Retail Officer of TFS&L ⁽²⁾ Director of FBE, Inc. | N/A | less than 1% TFS Financial Corporation | 0% | N/A |
| Andrew J. Rubino Copley, OH USA | N/A | Vice President | IT Director of TFS&L (2) | N/A | less than 1% TFS Financial Corporation | 0% | N/A |

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