#### 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, Craig F. Fortin

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. Signature of Holding Company Director and Official Dec/ 20, 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

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 OMB control number.

to, an information collection unless it displays a currently valid Date of Report (top-tier holding company's fiscal year-end): September 30, 2022 Month / Day / Year None Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) 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: Brent L. Beard Chief Financial Officer 419-822-2711 Area Code / Phone Number / Extension 419-822-5691 Area Code / FAX Number bbeard@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? ..... 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.

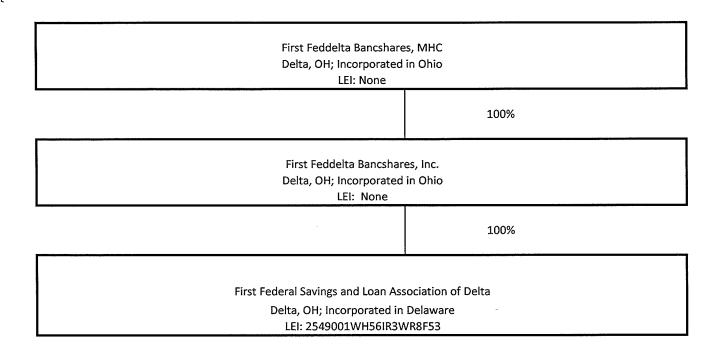
## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

First Feddelta B	lancshares, Inc.				
Legal Title of Subsidiar			Legal Title of Subs	idiary Holding Company	
404 Main Street	<b>;</b>				
	· e Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address o	f the Subsidiary Holding Company	Street / P.O. Box
Delta	ОН	43515			
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	fferent from mailing address)		Physical Location (	(if different from mailing address)	
Legal Title of Subsidiar	ry Holding Company		Legal Title of Subs	idiary Holding Company	
(Mailing Address of the	e Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address o	f the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	fferent from malling address)		Physical Location (	(if different from mailing address)	
Legal Title of Subsidiar	ry Holding Company		Legal Title of Subs	idiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	f the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	fferent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiar	y Holding Company		Legal Title of Subsi	idiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	f the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if dif	fferent from mailing address)		Physical Location (	if different from mailing address)	

Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-22

### 2a. Organization Chart



# 2b. Domestic Branch Listing Branch Listing below:

Branch Service Type	Branch ID_RSSD*	Street Address	City	State	Zip Code	County	
Full Service (Head Office)	80374	404 MAIN STREET	DELTA	ОН	43515	FULTON	
Full Service	4141862	8165 AIRPORT HIGHWAY	HOLLAND	ОН	43528	LUCAS	
Full Service	4141880	123 NORTH MAIN STREET	SWANTON	ОН	43558	FULTON	
Full Service	4141929	3234 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	ОН	43615	LUCAS	
Full Service	4141947	30 SOUTH THIRD STREET	WATERVILLE	ОН	43566	LUCAS	
Full Service	4141956	6600 PROVIDENCE STREET	WHITEHOUSE	ОН	43571	LUCAS	

**Results:** A list of branches for your depository institution: FIRST FEDERAL SAV This depository institution is held by FIRST FEDDELTA BANCSHARES, MHC (41! The data are as of 09/30/2021. Data reflects information that was received as

#### **Reconciliation and Verification Steps**

- 1. In the **Data Action** column of each branch row, enter one or more of the ac
- 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, **Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column **Delete:** If a branch listed was never owned by this depository institution, enter **Add:** If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try us

#### **Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detail f you are e-mailing this to your FRB contact, put your institution name, city a

#### Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

\* FDIC UNINUM, Office Number, and ID RSSD columns are for reference only

<b>Data Action</b>	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	80374
ОК		Full Service	4141862
OK		Full Service	4141880
OK		Full Service	4141929
OK		Full Service	4141947
ОК		Full Service	4141956

# INGS AND LOAN ASSOCIATION OF DELTA (ID\_RSSD: 80374). 51919) of DELTA, OH.

nd processed through 10/05/2021.

ctions specified below

n. enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effec** olumn and the sale or closure date in the **Effective Date** column.

er 'Delete' in the Data Action column.

enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

sing landscape orientation, page scaling, and/or legal sized paper.

led instructions on this site for more information. nd state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add. Online application - https://y10online.federalreserve.gov.

. Verification of these values is not required.

Popular Name	Street Address
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	404 MAIN STREET
HOLLAND BRANCH	8165 AIRPORT HIGHWAY
SWANTON BRANCH	123 NORTH MAIN STREET
TOLEDO BRANCH	3234 NORTH HOLLAND SYLVANIA ROAD
WATERVILLE BRANCH	30 SOUTH THIRD STREET
WHITEHOUSE BRANCH	6600 PROVIDENCE STREET

tive Date column.

City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*
DELTA	ОН	43515	FULTON	UNITED STATES	Not Required	Not Required
HOLLAND	ОН	43528	LUCAS	UNITED STATES	Not Required	Not Required
SWANTON	ОН	43558	FULTON	UNITED STATES	Not Required	Not Required
TOLEDO	ОН	43615	LUCAS	UNITED STATES	Not Required	Not Required
WATERVILLE	ОН	43566	LUCAS	UNITED STATES	Not Required	Not Required
WHITEHOUSE	ОН	43571	LUCAS	UNITED STATES	Not Required	Not Required

Head Office	Head Office ID_RSSD*	Comments
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	

Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-22

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.)

rrent securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 09-30-2021.			fiscal year ending 09-30-2021.	**************************************	[2(c)
I(a) Name, City, State, Country	1(b) Country of Citizenship or Incorporation	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	Number and Percentage of Each Class of Voting Securities (Please include type of security.)
None	None	None	NA Transperiellerensistäristelle elegite Zött	NA.	NA .
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Form FR Y-6 Legal Title of Holding Company: First Feddelta Bancshares, Inc. Fiscal Year End: 09-30-22

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 odd it here.)

urrent securities holders with ownership, control, or ho	Idines of 5% or more with power to vote as		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 durfiscal year ending 09-30-2021 [2(c)]				
urrent securities noiders with ownership, control, or no	1(b)	Number and Percentage of Each Class of Voting Securities (Please include type	2(a) Name, City, State, Country		Number and Percentage of Each Class of Voting Securities (Please include type of security.)		
lame, City, State, Country	Country of Citizenship or Incorporation	of security.) Common shares, 100 shares, 100%, Voting Percentage 100%	NA .	NA	NA		
irst Feddelta Bancshares, MHC; Delta, OH USA	USA	Collition shares, 100 shares, 2007a, voting versions			- Konsagaraniakoa, alkariaran Propinsi ara ara arabata.		
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Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09-30-22

#### Report Item 4: Insiders

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

<sup>&</sup>quot;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.)

(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) (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 percentage of voting securities hele
Robert Peinert, Bowling Green, OH USA	Retired	Chairman of the Board	Chairman of the Board				
USA	Reurea	Chairman of the Board	President/CEO of First	√ NA	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
Roger Lane, Liberty Center, OH USA	Farmer	Board Member	Director	NA.	NA NA	NA	NA NA
Mike Patterson, Swanton, OH USA	Retired Insurance agent	Secretary of the Board	Director	NA NA	NA NA	NA	NA
David Chamberlain, Liberty Center, OH USA	Attorney	Board Member	L			2.00	and the second
Jennifer Barnes, Wauseon, OH USA	Broker Account Manager	Board Member	Director  Director	Attorney, Sole Practitioner Broker Account Manager, Syngenta Flowers	NA NA	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	NA NA	NA NA
Brent Beard, Napoleon, OH USA	  N/A	Chief Financial Officer	Chief Financial Officer of First Federal S&L Assn of Delta	NA	NA NA	NA	NA
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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."

Legal Title of Holding Company: First Feddelta Bancshares, Inc. Fiscal Year End: 09-30-22

Report Item 4: Insiders

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

<sup>\*\*\*</sup>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		(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 percentage of voting securities held)
Robert Peinert, Bowling Green, OH USA	Retired	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	NA
Roger Lane, Liberty Center, OH USA	Farmer	Board Member	Director	NA NA	NA NA	NA NA	NA NA
Mike Patterson, Swanton, OH USA David Chamberlain, Liberty Center, OH	Retired Insurance agent	Secretary of the Board	Director	NA	NA	NA NA	NA NA
USA	Attorney	Board Member	Director	Attorney, Sole Practitioner	NA NA	NA NA	NA NA
Jennifer Barnes, Wauseon, OH USA	Broker Account Manager	Board Member	Director	Broker Account Manager, Syngenta Flowers	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 NA	NA
Brent Beard, Napoleon, OH USA	N/A	Chief Financial Officer	Chief Financial Officer of First Federal S&L Assn of Delta	NA.	NA	NA	NA
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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"