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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3108(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.12(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

I. Thomas J. Linneman
Name of the Holding Company Director and Officer
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.

Signature of Holding Company Director and Official
03/24/2014

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

RSSID ID
4368735
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2013

Month / Day / Year

Reporter’s Name, Street, and Mailing Address
Cheviot Financial Corp.
3723 Glenmore Ave.
(Mailing Address of the Holding Company) Street / P.O. Box
Cincinnati OH 45211
City State Zip Code

Person to whom questions about this report should be directed:
Scott T. Smith Chief Financial Officer
Name Title
513-661-0457 Area Code / Phone Number / Extension
513-389-4639 Area Code / FAX Number
ssmith@cheviotsavings.com E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.26 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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
Form FR Y-6

Cheviot Financial Corp.
Cincinnati, Ohio
Fiscal Year Ending December 31, 2013

Report Item:

1. The bank holding company prepares an annual report for its securities holders and is registered with the SEC.

2a. Organizational Chart

```
   Cheviot
   Financial Corp.
   Cincinnati, OH
   Incorporated in Maryland

     100%

   Cheviot Savings Bank
   Cincinnati, OH
   Incorporated in Ohio
```

2b. Domestic branch listing provided to the Federal Reserve Bank.
Report Item 3: Securities Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2013

<table>
<thead>
<tr>
<th>(1)a Name, City, State, Country</th>
<th>(1)b Country of Citizenship or Incorporation</th>
<th>(1)c Number and Percentage of Each Class of Voting Securities</th>
<th>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 12/31/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellington Management Co.</td>
<td>USA</td>
<td>666,598 - 9.78% Common Stock</td>
<td>Sy Jacobs New York, NY USA 512,089 - 6.92% Common Stock</td>
</tr>
<tr>
<td>Boston MA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cheviot Financial Corp.</td>
<td>USA</td>
<td>493,013 - 7.23% Common Stock</td>
<td>Castine Capital Management, LLC Boston, MA USA 740,000 - 10.00% Common Stock</td>
</tr>
<tr>
<td>Employee Stock Ownership Plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cincinnati, OH USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)a Title &amp; Position with Holding Company</td>
<td>(3)b Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-----------------------------------------------------------</td>
<td>------------------------------------------</td>
<td>-----------------------------------------------------------</td>
</tr>
<tr>
<td>Thomas J. Linneman, Cincinnati, OH USA</td>
<td>N/A</td>
<td>Director, President and Chief Executive Officer</td>
<td>President and Chief Executive Officer</td>
</tr>
<tr>
<td>James E. Williamson, Cincinnati, OH USA</td>
<td>Retired District Administrator of Oak Hills School</td>
<td>Director and Executive Secretary</td>
<td>N/A</td>
</tr>
<tr>
<td>Edward L. Kleemeier, Cincinnati, OH USA</td>
<td>Retired District Fire Chief, City of Cincinnati</td>
<td>Director</td>
<td>N/A</td>
</tr>
<tr>
<td>John T. Smith, Cincinnati, OH USA</td>
<td>Secretary/Treasurer of Hawkstone Assoc.</td>
<td>Director</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert L. Thomas, Cincinnati, OH USA</td>
<td>Owner/Operator R&amp;R Quality Meats and Catering</td>
<td>Director</td>
<td>N/A</td>
</tr>
<tr>
<td>Steven R. Hausfeld, Cincinnati, OH USA</td>
<td>CPA/Owner Steven R. Hausfeld, CPA</td>
<td>Director</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott T. Smith, Cincinnati, OH USA</td>
<td>N/A</td>
<td>Chief Financial Officer</td>
<td>N/A</td>
</tr>
</tbody>
</table>