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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(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, the chairman of the board must sign the report.

I, Patrick G. O’Brien

Name of the Holding Company Director and Official

Chief Executive Officer and President

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

3/25/14

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

R S S D I D 3 8 3 1 3 9 4

Public reporting burden for this information collection is estimated to vary from 1.3 to 191 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required format 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.
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.

<table>
<thead>
<tr>
<th>N/A</th>
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<tbody>
<tr>
<td>Legal Title of Subsidiary Holding Company</td>
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<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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<td>City</td>
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<td>Physical location (if different from mailing address)</td>
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Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is registered with the SEC. Annual Report will be provided upon request.

2a: Organizational Chart

```
FedFirst Financial Corporation  
Monessen, Pennsylvania  
Incorporated in Maryland

100%

First Federal Savings Bank  
Monessen, Pennsylvania  
Incorporated in Pennsylvania

100%

FedFirst Exchange Corporation  
Monessen, Pennsylvania  
Incorporated in Pennsylvania

80%

Exchange Underwriters, Inc.  
Canonsburg, Pennsylvania  
Incorporated in Pennsylvania
```

2b: Domestic branch listing submitted via e-mail to the Federal Reserve Bank on March 21, 2014.
<table>
<thead>
<tr>
<th>Date Effective</th>
<th>Effective Date</th>
<th>Branch Name</th>
<th>Branch Code</th>
<th>Telephone</th>
<th>Name of Branch</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Branch Manager</th>
<th>Branch Manager Contact</th>
<th>Branch Manager Email</th>
<th>Branch Manager Notes</th>
<th>Comments</th>
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Report Item 3: Securities holders

<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>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stilwell Value Partners L.P., New York, New York, USA</td>
<td>USA</td>
<td>230,798 - 10.0% Common Stock</td>
<td></td>
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</tr>
<tr>
<td>Stilwell Activist Fund, L.P., New York, New York, USA</td>
<td>USA</td>
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<tr>
<td>Stilwell Activist Investments, L.P., New York, New York, USA</td>
<td>USA</td>
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<tr>
<td>Stilwell Partners, L.P., New York, New York, USA</td>
<td>USA</td>
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<tr>
<td>Stilwell Value LLC, and Joseph Stilwell, New York, New York, USA</td>
<td>USA</td>
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</tr>
<tr>
<td>Ryan Heslop, Ariel Warszawski, Firefly Value Partners, LP, Firefly GP, LLC, Firefly Management Company GP, LLC and FVP Master Fund, L.P., New York, New York, USA</td>
<td>USA</td>
<td>149,010 - 6.4% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>(1)(a) 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 Other Businesses (Include names of subsidiaries)</td>
</tr>
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</tr>
<tr>
<td>Patrick G. OBrien</td>
<td>Amity, PA, USA</td>
<td>N/A</td>
<td>Chief Executive Officer, President and Director</td>
<td>President and Chief Executive Officer</td>
<td>First Federal Savings Bank, First Federal Exchange Corporation, Exchange Underwriters</td>
</tr>
<tr>
<td>John J. LaCerte</td>
<td>Belle Vernon, PA, USA</td>
<td>President</td>
<td>Director</td>
<td>Director</td>
<td>First Federal Savings Bank, First Federal Exchange Corporation, Exchange Underwriters</td>
</tr>
<tr>
<td>David L. Wohleber</td>
<td>Bethel Park, PA, USA</td>
<td>President</td>
<td>Director</td>
<td>Director</td>
<td>First Federal Savings Bank, First Federal Exchange Corporation, Exchange Underwriters</td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Holding Company</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries and percentage of voting securities held)</td>
<td></td>
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</tr>
<tr>
<td>John M. Kish, Pittsburgh, PA, USA</td>
<td>President, JMK Consulting Services, Inc.</td>
<td>Director</td>
<td>Director, First Federal Savings Bank</td>
<td>N/A</td>
<td>1.1%</td>
</tr>
<tr>
<td>Richard B. Boyer, Pittsburgh, PA, USA</td>
<td>President and Chief Operating Officer, Exchange Underwriters, Inc.</td>
<td>Director</td>
<td>Director, First Federal Savings Bank</td>
<td>N/A</td>
<td>1.1%</td>
</tr>
<tr>
<td>R. Carlyn Belczyk, Monessen, PA, USA</td>
<td>Shareholder/Secretary/Treasurer, Guthrie, Belczyk &amp; Associates, PC</td>
<td>Director</td>
<td>Director, First Federal Savings Bank</td>
<td>N/A</td>
<td>Vice Chairman, Monongahela Valley Hospital, Inc.</td>
</tr>
<tr>
<td>Henry B. Brown III, Pittsburgh, PA, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>Senior Vice President / Chief Lending Officer</td>
<td>N/A</td>
<td>President, Bunnies Brown Productions, LLC</td>
</tr>
<tr>
<td>John M. Swatzek, Pittsburgh, PA, USA</td>
<td>Managing Director, Innovation Sports &amp; Entertainment (a Division of The Innovation Group)</td>
<td>Director</td>
<td>Director, First Federal Savings Bank</td>
<td>N/A</td>
<td>President, Washington County Hospital Foundation</td>
</tr>
<tr>
<td>Jamie L. Prah, Elizabeth, PA, USA</td>
<td>N/A</td>
<td>Senior Vice President, Chief Financial Officer and Assistant Corporate Secretary</td>
<td>Senior Vice President, Chief Financial Officer &amp; Assistant Corporate Secretary</td>
<td>N/A</td>
<td>Director, Mon-Yale Health Resources, Inc.</td>
</tr>
</tbody>
</table>
**Report Item 6: Insiders**

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Other Businesses (include names or subsidiaries)</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>List names of other companies (includes partnership if 25% or more of voting securities are held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jennifer L. George</td>
<td>Pittsburgh, PA, USA</td>
<td>N/A</td>
<td>Corporate Secretary</td>
<td>Treasurer, Brentwood Athletic Boosters</td>
<td>Less than 1.0%</td>
<td>N/A</td>
</tr>
<tr>
<td>Daniel Lutz</td>
<td>Pittsburgh, PA, USA</td>
<td>N/A</td>
<td>Treasurer</td>
<td>Vice President / Controller &amp; Treasurer, First Federal Savings Bank</td>
<td>N/A</td>
<td>Less than 1.0%</td>
</tr>
<tr>
<td>Diane L. Merrick</td>
<td>Oakdale, PA, USA</td>
<td>N/A</td>
<td>Commercial Lines Manager, Exchange Underwriters, Inc.</td>
<td>Secretary, Exchange Underwriters, Inc.</td>
<td>N/A</td>
<td>Less than 1.0%</td>
</tr>
<tr>
<td>Joseph D. Stillwel</td>
<td>New York, New York, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>10.0%</td>
<td>** N/A</td>
</tr>
</tbody>
</table>

**Note:** Although Joseph Stillwell is not a director or officer of the holding company (FedFirst Financial Corporation), information must be provided because he is considered a "principal securities holder" of the holding company. The "principal securities holder" is defined in the FR Y-6 instructions.