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 and is also a director, the chairman of the board must sign the report.

I, Gary M. Small
Name of the Holding Company Director and Official
Director, President and 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

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

RQSSD ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
United Community Financial Corp.

Legal Title of Holding Company
275 West Federal Street
Street / P.O. Box
Youngstown OH 44503
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
David Grossman Controller
Name Title

330-742-0603
Area Code / Phone Number / Extension

330-742-9838
Area Code / FAX Number
dgrossman@homesavings.com
E-mail Address

www.ucfonline.com
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:

☐ 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."

☐ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.
Form FR Y-6
United Community Financial Corp.
Youngstown, Ohio
Fiscal Year Ending December 31, 2015

Report Item 1: Annual Report
United Community Financial Corp. is a registrant of the Securities and Exchange Commission. A copy of the Annual Report filed on Form 10-K is attached as Exhibit 1.

Report Item 2(a): Organizational Chart
United Community Financial Corp. is a unitary thrift holding company. Its only subsidiary is The Home Savings and Loan Company of Youngstown, Ohio (Home Savings). Home Savings has one subsidiary, HSL Land Title Agency, LLC, which is 49%-owned. A copy of United Community Financial Corp.'s Organizational Chart is attached as Exhibit 2.

Report Item 2(b): Office/Branch Verification
Home Savings does business from 31 office locations in Northeast Ohio and Western Pennsylvania. A listing of those branch locations is attached as Exhibit 3.

Report Item 3: Securities Holders
The following table sets forth information about the only persons known to United Community Financial Corp. to own beneficially more than 5% of the outstanding common shares.

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<tr>
<th>Name and address</th>
<th>Amount and nature of beneficial ownership</th>
<th>Percent of shares outstanding</th>
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<td>BlackRock Inc.</td>
<td>3,041,573</td>
<td>6.39%</td>
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<td>40 East 52nd Street</td>
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<td>New York, NY 10022</td>
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<tr>
<td>Dimensional Fund Advisors LP</td>
<td>2,758,303</td>
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<td>6300 Bee Cave Road</td>
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<td>Austin, TX 78746</td>
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<tr>
<td>Wellington Management Group LLP</td>
<td>3,882,242</td>
<td>8.15%</td>
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<tr>
<td>280 Congress Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boston, MA 02210</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report Item 3.2: Securities Holders
Not applicable

Report Item 4: Insiders
United Community Financial Corp. has identified Directors and certain Executives as Insiders for Financial Reporting purposes. A listing of those individuals, along with other required information is attached as Exhibit 4.
UNITED COMMUNITY FINANCIAL CORP., an Ohio corporation, 275 West Federal Street, Youngstown, Ohio 44503
(PARENT COMPANY)
NAICS 551111
LEI is N/A

THE HOME SAVINGS AND LOAN COMPANY OF YOUNGSTOWN, Ohio, an Ohio charter stock savings bank, 275 West Federal Street, Youngstown, Ohio 44503
(100% OWNED)
NAICS 522120
LEI is N/A

HSL LAND TITLE AGENCY, LLC, an Ohio limited liability company, 755 White Pond Drive, Suite 402E, Akron, Ohio 44320
(49% OWNED)
NAICS 541190
Nonmanaged
Not reportable on the FR-Y 10
LEI is N/A
UNITED COMMUNITY FINANCIAL CORP., an Ohio corporation, 275 West Federal Street, Youngstown, Ohio 44503
(PARENT COMPANY)
NAICS 551111

THE HOME SAVINGS AND LOAN COMPANY OF YOUNGSTOWN, Ohio, an Ohio charter stock savings bank, 275 West Federal Street, Youngstown, Ohio 44503
(100% OWNED)
NAICS 522120

HSL LAND TITLE AGENCY, LLC, an Ohio limited liability company, 755 White Pond Drive, Suite 402E, Akron, Ohio 44320
(49% OWNED)
NAICS 541190
Nonmanaged
Not reportable on the FR-Y 10
### Exhibit 3

**Results:** A list of branches for your depository institution: HOME SAVINGS AND LOAN COMPANY OF YOUNGSTOWN, OHIO, THE (BN_RSSD: 92277).

This depository institution is held by UNITED COMMUNITY FINANCIAL CORPORATION (1383292) of YOUNGSTOWN, OH.

The data as of 12/31/2023. Data reflects information that was received and processed through 10/01/2016.

**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**
- **Action:** 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.
- **Delete:** If a branch listed may not be held by this depository institution, enter ‘Delete’ 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.

**Delete**
- If a branch listed may not be held 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.

**Printing Procedure**
When you are finished, send a used copy to your FRS contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRS contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**
To satisfy the FR Y-9 report requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-9 report may be submitted in a hardcopy format or via the FR Y-9 Online application - https://www.federalreserve.gov.

*FDIC UNPAID Office Number and ID_RSSD columns are for reference only. Verification of these values is not required.*

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<th>Data Action</th>
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<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FRS UNPAID</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
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### Form FR V-6
United Community Financial Corp.
Youngstown, Ohio
Fiscal Year Ending December 31, 2015

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Principal Occupation</th>
<th>Position with Bank Holding Company (3.a.)</th>
<th>Position with Subsidiary (3.b.)</th>
<th>Position Other Businesses (3.c.)</th>
<th>Percentage of Voting Shares Held in Holding Company (4.a.)</th>
<th>Percentage of Voting Shares Held in Subsidiaries (4.b.)</th>
<th>List names of other companies (4.c.)</th>
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</thead>
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<tr>
<td>Marty E. Adams</td>
<td>Youngstown, Ohio</td>
<td>Consultant</td>
<td>Director</td>
<td>Director</td>
<td>President, Marty Adams Consulting, LLC</td>
<td>0.49%</td>
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<tr>
<td>Zahid Afzal</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Chief Information and Operations Executive, Capital Bank Financial Corp.</td>
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<td>Patrick W. Bevacq</td>
<td>Youngstown, Ohio</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>Managing Partner, Richstone Investments</td>
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<td>N/A</td>
</tr>
<tr>
<td>Lee J. Burdman</td>
<td>Youngstown, Ohio</td>
<td>Real Estate Investor</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>0.21%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott N. Cresson</td>
<td>Youngstown, Ohio</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>0.30%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Timothy W. Escott</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>CFO</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.28%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Matthew J. Garvey</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.15%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott D. Hunter</td>
<td>Youngstown, Ohio</td>
<td>Judge</td>
<td>Director</td>
<td>Director</td>
<td>Judge, Area &amp; Misdemeanor Drug Courts</td>
<td>0.41%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jude J. Neba</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>General Counsel &amp; Secretary</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.10%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Barbara J. Radis</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.10%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard J. Schiraldi</td>
<td>Youngstown, Ohio</td>
<td>Certified Public Accountant</td>
<td>Chairman &amp; Director</td>
<td>Chairman &amp; Director</td>
<td>Partner, Cohen &amp; Company, Certified Public Accountants</td>
<td>0.41%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Gary M. Small</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>President, CEO and Director</td>
<td>President, CEO and Director</td>
<td>N/A</td>
<td>0.33%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ellen Tretzel</td>
<td>Youngstown, Ohio</td>
<td>Community Leader</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>0.02%</td>
<td>N/A</td>
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</tbody>
</table>