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 611(a)); and sections 113, 165, 312, 616, and 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468b(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/SOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. J. William Stapleton
Name of the Holding Company Director and Official
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) 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

RSSD ID ________________________________
C.I. __________________________________

Date of Report (top-tier holding company's fiscal year-end): December 31, 2017
Month / Day / Year
N/A

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

Reporter’s Name, Street, and Mailing Address

Home City Financial Corporation
Legal Title of Holding Company
2454 North Limestone Street
(Mailing Address of the Holding Company) Street / P.O. Box
Springfield OH 45503
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed: Donna M. Williams
EVP Operations, CFO
Name Title
937-342-4272
Area Code / Phone Number / Extension
937-390-0879
Area Code / FAX Number
dmwilliams@homecityfederal.com
E-mail Address
www.homecityfederal.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☑ No

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.

03/2016
Report Item 2a

1. The bank holding company prepares an annual report for its shareholders.
2. Organizational chart below.

HOME CITY FINANCIAL CORPORATION
2454 North Limestone St.
Springfield, OH 45503
Ohio-USA

100%

HOME CITY FEDERAL SAVINGS BANK
2454 North Limestone St.
Springfield, OH 45503
Ohio-USA

LEI-54930087MEMKFK43RY10
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 correct.
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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
<table>
<thead>
<tr>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME CITY FEDERAL SAVINGS BANK</td>
<td>605973</td>
<td></td>
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<tr>
<td>UNITED STATES</td>
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<td>605973</td>
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Report Item 3: Shareholders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th></th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th></th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td></td>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td></td>
<td>(City, State, Country)</td>
<td></td>
<td></td>
<td>(City, State, Country)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>J. William Stapleton</td>
<td>Springfield, OH</td>
<td>USA</td>
<td></td>
<td>USA</td>
<td></td>
<td>1,500 Options .17%</td>
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<tr>
<td></td>
<td>USA</td>
<td>55,260 Common Stock 6.72%</td>
<td></td>
<td></td>
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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 12-31-2017.

NONE
<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (Include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Co.</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (Include name of subsidiaries)</th>
<th>(4)(c) List names of other companies (Includes partnerships) if 25 or more of voting securities are held (List names of companies and percentages of voting securities are held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John D. Conroy</td>
<td>Funeral Director</td>
<td>Director/Chairman</td>
<td>Home City Federal Savings Bank of Springfield Director/Chairman</td>
<td>Retired Conroy Funeral Home Springfield, OH</td>
<td>3.07</td>
<td>N/A</td>
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<td></td>
<td></td>
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<tr>
<td>Daniel Hammerele</td>
<td>Retired Pharmacist</td>
<td>Director</td>
<td>Home City Federal Savings Bank of Springfield Director</td>
<td>Retired Harding Road Pharmacy Springfield, OH</td>
<td>1.18</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Katy Westerfield Osborn</td>
<td>Attorney</td>
<td>Director</td>
<td>Home City Federal Savings Bank of Springfield Director</td>
<td>Martin, Browne and Harper Law Firm-CPA, JD Springfield, OH</td>
<td>.01</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Springfield, OH</td>
<td>USA</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>J. William Stapleton</td>
<td>N/A</td>
<td>Director, President, CEO</td>
<td>Home City Federal Savings Bank of Springfield Director, President, CEO</td>
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<td>6.72</td>
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<td>Springfield, OH</td>
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<tr>
<td>Matthew C. Mullen</td>
<td>CPA</td>
<td>Director</td>
<td>Home City Federal Savings Bank of Springfield Director</td>
<td>CPA Groebner Bennett Mullen Feltner Accounting Firm Springfield, OH</td>
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<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Don E. Lynam</td>
<td>N/A</td>
<td>EVP</td>
<td>Home City Federal Savings Bank of Springfield EVP - Lending</td>
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<td>2.20</td>
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<td>N/A</td>
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<td></td>
</tr>
<tr>
<td>Donna M. Williams</td>
<td>N/A</td>
<td>EVP, Secretary</td>
<td>Home City Federal Savings Bank of Springfield EVP, CFO, Director of Operations</td>
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<td>1.92</td>
<td>N/A</td>
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<tr>
<td>So. Vienna, OH</td>
<td>USA</td>
<td></td>
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</tbody>
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