

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

man of the board must sign the report.
I. James E. Coe
Name of the Holding Company Director and Official
CEO/Director
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.
- Am Clin
Signature of Holding Company Director and Official
12/24/2014
Date of Signature
For holding companies <u>not</u> 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 451919

C.I.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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 to, an information collection unless it displays a currently valid OMB control number.

Date of Poport (top tion holding company) force! was and \

	report (top-tier notating compan	iy s iiscai year-end): \
	tember 30, 2014	·
Month / Da	y / Year	7
Resorte	's Name, Street, and Mailing A	ddress
	ddelta Bancshares, MHC	
	of Holding Company	
-	in Street	
	dress of the Holding Company) Street /	DO Pay
Delta	OH	
		43515
City	State	Zip Code
Physical lo	cation (if different from mailing address)	
Person t	o whom questions about this re	port should be directed:
Kerry L	Vandock CFO	
Name	Title	
419-822	2-2711	
Area Code	/ Phone Number / Extension	
419-822	2-5691	
Area Code	/ FAX Number	
kvandoo	ck@firstfeddelta.com	
E-mail Addı	ess	
www.firs	stfeddelta.com	
Address (U	RL) for the Holding Company's web pag	е
Does the	e reporter request confidential treati ion?	ment for any portion of this
Yes	Please identify the report items to applies:	which this request
	In accordance with the Instruct and 3, a letter justifying the rec	quest is being provided. idential treatment is sought
⊠ 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, N.W., 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.

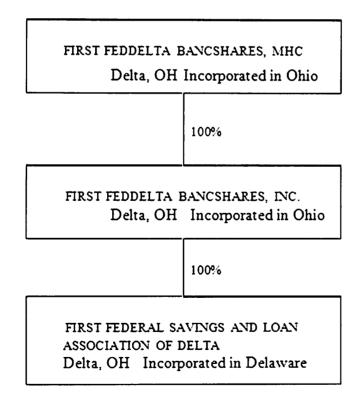
First Feddelta Ba	ancshares, INC		İ		
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsic	liary Holding Company	
404 Main Street					
	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
Delta	ОН	43515			
City	State	Zip Code	City	State	Zip Code
Physical location (if diffe	erent from mailing address)		Physical location (if	different from mailing address)	
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsic	fiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
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Legal Title of Subsidiary	y Holding Company		Legal Title of Subsid	liary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
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Physical location (if diffe	erent from mailing address)		Physical location (if	different from mailing address)	
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsice	tiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical location (if diffe	erent from mailing address)		Physical location (if	different from mailing address)	

First FedDelta Bancshares, MHC Delta, Ohio Fiscal Year Ending September 30, 2014

Report Item

- 1. First FedDelta Bancshares, MHC prepares an annual report and is not registered with the SEC. As specified by the Federal Reserve Bank of Cleveland,
- 2. Section 2
 - a. Organizational Chart

ORGANIZATIONAL CHART FIRST FEDDELTA BANCSHARES, MHC



b. Domestic branch listing provided to the Federal Reserve Bank

Form FR Y-6 Legal Title of Holding Company: First Feddelta Bancshares, INC Fiscal Year End: 09/30/2014

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.)

			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 09-30-2014.								
		power to vote as of fiscal year ending 09-30-2014.			[2(c)						
n) me, City, State, Country DNE	1(b) Country of Citizenship or incorporation	1(c) Number and Percentage of Each Class of Voting	Z(a) Name, City, State, Country	Z(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)						
ne, City, State, Country NE	Country of Citizenship or Incorporation	on Securities (Please Include type of security.)	None None	Country of Citizenship or Incorporation	Securities (Please include type of security.)						
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Legal Title of Holding Company: First Feddelta Bancshares, MHC Fiscal Year End: 09/30/2014

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.)

Current securities holders with ownership	, control, or holdings of 5% or more with power	to vote as of fiscal year ending 09-30-2014.	Securities holders not listed in 3(1)(a) through 3(1)(c) t fiscal year ending 09-30-2014.	hat had ownership, control, or holdings of 5%	ownership, control, or holdings of 5% or more with power to vote during the			
1(a) Name, City, State, Country	1(b) Country of Citizenship or incorporation	I(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	Z(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)			
NONE			NONE		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
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Legal Title of Holding Company: First Feddelta Bancshares, INC Fiscal Year End: 09/30/2014

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***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."

[Please see Appendix A of the report instructions for an example of how to report items 1, 2, 3, and 4.) 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 More: Pj you would like to include once, 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) 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) II 25% or more of Voting Securities are ledd (list names of companies and percentage of voting securities held)		
John J Brady, Toledo, OH USA	NA	Chairman of the Board	NA .	NA	NA	NA	NA .		
James A Long, Waterville, OH USA	NA .	Secretary of the Board	NA .	INA .	NA	NA .	INA .		
James E Coe, Swanton, OH USA	NA SOCIO DE SOCIE DE SOCIO DE SOCIE DE SOCIO DE	President/CEO	NA	NA STATE OF THE ST	NA .	NA SECONDENSISSION OF THE PROPERTY OF THE PROP	NA:		
Kerry L Vandock, Delta, OH USA	NA	CFO	NA	NA	NA	NA	NA .		
William C Kimmelman, Sylvania, OH USA	NA.	Board Member	NA	NA .	NA .	NA .	NA.		
Robert J Peinert, Bowling Green, OH USA	NA	Board Member	NA	NA	NA	NA	NA		
James F Farnsworth, Delta, OH USA	NA	Board Member	NA	NA	NA	NA	NA SECOND		
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Legal Title of Holding Company: First Feddelta Bencshares, MHC Fiscal Year End: 09/30/2014

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***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,"

(Please see Appendix A Of the report instructions for an example of how to report Items 1, 2, 3, and 4.) 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 included an once, please and in there.)

institution's Note: (if you would like to include a note, please and 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) Title & Position with Other Companies [Include names of other companies]	[4][e] Percantage 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 as Held (list names of companies and percentage of yoting Securities held)
John J Brady, Toledo, OH USA	NA	Chairman of the Board	NA .	NA	MA SECTION OF THE SEC	NA SECOND	NA CONTRACTOR OF
James A Long, Waterville, OH USA	NA	Secretary of the Board	NA .	NA	NA.	NA	NA
James E Coe, Swanton, OH USA	NA .	President/CEO	NA	NA .	NA		NA
Kerry L Vandock, Delta, OH USA	NA	CFO	NA	NA .	NA .		NA
William C Kimmelman, Sylvania, OH USA	NA .	Board Member	NA .	NA	NA .	NA S	NA
Robert J Peinert, Bowling Green, OH USA	NA	Board Member	NA	NA	NA .	NA	NA
James F Farnsworth, Delta, OH USA	NA SECTION OF THE SEC	Board Member	NA .	NA .	NA .	NA .	NA
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Results: A list of branches for your depository institution: FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA (ID_RSSD: 80374).

This depository institution is held by FIRST FEDDELTA BANCSHARES, MHC (4151919) of DELTA, OH.

The data are as of 09/30/2014. Data reflects information that was received and processed through 04/06/2015.

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 valid in the Effective Data column.

Close: If a branch listed was sold or closed, enter 'Close' in the Deta Action column and the sale or closure date in the Effective Data 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 Data 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 UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Deta Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
				FIRST FEDERAL SAVINGS AND LOAN									FIRST FEDERAL SAVINGS AND LOAN		1
ok		Full Service (Head Office)	80374	ASSOCIATION OF DELTA	404 MAIN STREET	DELTA	ОН	43515	FULTON	UNITED STATES	42179		ASSOCIATION OF DELTA	80374	4
ok		Full Service	4141862	HOLLAND BRANCH	6910 AIRPORT HIGHWAY	HOLLAND	он	43528	LUCAS	UNITED STATES	274738	100	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	4
ok		Full Service	4141880	SWANTON BRANCH	123 NORTH MAIN STREET	SWANTON	он	43558	FULTON	UNITED STATES	274735		FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	4
ok		Full Service	4141929	TOLEDO BRANCH	3234 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	он	43615	LUCAS	UNITED STATES	274736		FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	4
ok		Full Service	4141947	WATERVILLE BRANCH	30 SOUTH THIRD STREET	WATERVILLE	он	43566	LUCAS	UNITED STATES	274737		FIRST FEDERAL SAVINGS AND LOAN 3 ASSOCIATION OF DELTA	80374	4
ok		Full Service	4141956	WHITEHOUSE BRANCH	6600 PROVIDENCE STREET	WHITEHOUSE	ОН	43571	LUCAS	UNITED STATES	274739		FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	4