

Board of Governors of the Federal Reserve System

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2016 APR 21 PM 3:41



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.

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.

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, Craig F. Fortin

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.

Craig F. Fortin
Signature of Holding Company Director and Official

Date of Signature
4/18/2016

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 4151919
C.I. _____

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

September 30, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address
First Feddelta Bancshares, MHC

Legal Title of Holding Company

404 Main Street

(Mailing Address of the Holding Company) Street / P.O. Box

Delta OH 43515
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jill M. Ulrich CFO
Name Title

419-822-2711

Area Code / Phone Number / Extension

419-822-5691

Area Code / FAX Number

julrich@firstfeddelta.com

E-mail Address

www.firstfeddelta.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

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 Bancshares, Inc.

Legal Title of Subsidiary Holding Company

404 Main Street

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Delta

OH

43515

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City

State

Zip Code

Physical Location (if different from mailing address)

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City

State

Zip Code

Physical Location (if different from mailing address)

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 BANKSHARES, MHC (4151919) of DELTA, OH.**
The data are as of **09/30/2015.** Data reflects information that was received and processed through **04/05/2016.**

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

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 Date** column.

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 and the opening or acquisition date in the **Effective Date** 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.

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://yt1online.federalreserve.gov>.

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

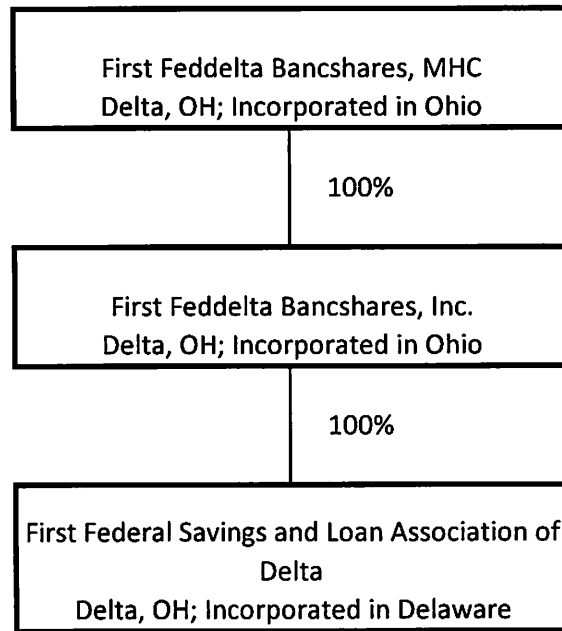
Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	80374	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	404 MAIN STREET	DELTA	OH	43515	FULTON	UNITED STATES	42179	0	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141862	HOLLAND BRANCH	6910 AIRPORT HIGHWAY	HOLLAND	OH	43528	LUCAS	UNITED STATES	274738	100	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141880	SWANTON BRANCH	123 NORTH MAIN STREET	SWANTON	OH	43558	FULTON	UNITED STATES	274735	1	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141929	TOLEDO BRANCH	3234 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	OH	43615	LUCAS	UNITED STATES	274736	2	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141947	WATERVILLE BRANCH	30 SOUTH THIRD STREET	WATERVILLE	OH	43566	LUCAS	UNITED STATES	274737	3	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141956	WHITEHOUSE BRANCH	6600 PROVIDENCE STREET	WHITEHOUSE	OH	43571	LUCAS	UNITED STATES	274739	101	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	

Form FR Y-6

Legal Title of Holding Company: First Feddelt

Fiscal Year End: 09-30-15

2a. Organization Chart



2b. Domestic Branch Listing

Branch Listing submitted early via email on 12/14/15.

Legal Title of Holding Company: First Feddelta Bancshares, MHC
Fiscal Year End: 09-30-15

1(a)(b)(c) and 2(a)(b)(c)

(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.

Institution's Note: (If you would like to include a note, please add it here.)

[illegible]

Legal Title of Holding Company: First Feddelta Bancshares, Inc.
Fiscal Year End: 09-30-15

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.)

[illegible]

Legal Title of Holding Company: First Feddetta Bancshares, NMC
Fiscal Year End: 09-30-15

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 instructions for applicable insiders for items 1, 2, 3, and 4. Each bulleting company, please print sheet and include in your bulidrop of the report.

Please see Appendix A of the report instructions for example of how to report items 1, 2, 3, and 4. Once complete, please print sheet and include in your bulidrop 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.

Instructions Note: If you would like to include a note, please add it here.

[illegible]

Legal Title of Holding Company: First Feddella Bancshares, Inc
Fiscal Year End: 09-30-15

***Instructions: Please complete all items in this report to including all applicable codes for items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an issuer, please include "None" or "N/A." (Please see Appendix A for the correct instructions for all applicable codes.)

***Taxable Entity Type: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you want the line break to be. If you would like to include a note, please add it in the "Notes" column.

[illegible]