RECEIVED SUPERVISION & REGULATION

Board of Governors of the Federal Reserve System



2016 APR 21 PM 3: 41

Annual Report of Holding Companies AND R 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.

For Federal Reserve Bank Use Only

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.

and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

NOTE: The Annual Report of Holding Companies must be signed Date of Report (top-tier holding company's fiscal year-end): by one director of the top-tier holding company. This individual September 30, 2015 should also be a senior official of the top-tier holding company. In Month / Day / Year the event that the top-tier holding company does not have an N/A individual who is a senior official and is also a director, the chairman of the board must sign the report. Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) I, Craig F. Fortin Reporter's Name, Street, and Mailing Address Name of the Holding Company Director and Official First Feddelta Bancshares, MHC CEO & Director Legal Title of Holding Company Title of the Holding Company Director and Official 404 Main Street attest that the Annual Report of Holding Companies (including (Mailing Address of the Holding Company) Street / P.O. Box the supporting attachments) for this report date has been pre-Delta ОН 43515 pared in conformance with the instructions issued by the Federal City State Zip Code Reserve System and are true and correct to the best of my knowledge and belief. Physical Location (if different from mailing address) With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this Person to whom questions about this report should be directed: information to the Federal Reserve. The Reporter also certifies Jill M. Ulrich CFO that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. Name The Federal Reserve may assume, in the absence of a request for 419-822-2711 confidential treatment submitted in accordance with the Board's Area Code / Phone Number / Extension "Rules Regarding Availability of Information," 12 C.F.R. Part 261, 419-822-5691 that the Reporter and individual consent to public release of all Area Code / FAX Number details in the report concerning that individual. julrich@firstfeddelta.com E-mail Address Signature of Holding Company Director and Official www.firstfeddelta.com Address (URL) for the Holding Company's web page Date of Signature Does the reporter request confidential treatment for any portion of this For holding companies not registered with the SECsubmission? Indicate status of Annual Report to Shareholders: Yes Please identify the report items to which this request applies: is included with the FR Y-6 report will be sent under separate cover is not prepared ☐ In accordance with the instructions on pages GEN-2

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.

⊠ 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 Ba	ancshares, Inc.				
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsid	liary Holding Company	
404 Main Street					
	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of t	the Subsidiary Holding Company)	Street / P.O. Box
Delta	ОН	43515			
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary	y Holding Company		Legal Title of Subsid	liary Holding Company	
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City	State	Zip Code	City	State	Zip Code
Physical Location (if dif	ferent from mailing address)		Physical Location (if	f different from mailing address)	

Comment	Head Office ID_RSSD*	Head Office	Office Number*	FDIC UNINUM.	Country	County	Sip Code	state	City	stanbbA faant2	Popular Name	Branch ID_RSSD*	Branch Service Type	Effective Date	noitsA sts
	\$7.E08	FIRST FEDERAL SAVINGS AND LOAN)	54174	23TAT2 G3TINU			НО	DELTA	T33RT2 NIAM 404	NAOJ GAS AVINGS AND LOAN ATJON OF DELTA	200000	Full Service (Head Office)		,
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	P7 E08	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA		27473	23TAT2 G3TINU	FULTON	82254	но	NOTNAWS	T33RT2 NIAM HTRON EST	HDNAR NOTNAWS	4141880	Full Service		,
	₽ ₹ E08	FIRST FEDERAL SAVINGS AND LOAN ATJOUR OF DELTA	2	274736	SETATS GETINU	LUCAS	43615	но	003101	DAOR AINAVIYS DIALIOH HTRON AESE	HOVEDO BRANCH	6261919	Full Service		Х
	₽ ₹ E08	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA		757473	S3TAT2 G3TINU	ruces	99564	но	WATERVILLE	T33RTS GRIHT HTUOS OF	HONARB BINILLE BRANCH	206101b	Full Service		,
	\$7£08	NAOJ DNA SAVINGS LABOT FEDERAL SAVINGS AND LOAN ATJOUGH OF DELTA			23TAT2 G3TINU	SADUJ	17254	но	WHITEHOUSE	6600 PROVIDENCE STREET	WHITEHOUSE BRANCH	9561#1#	Full Service		>

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

An analysis of the sound requirements, you must also sound the FR Y-10 Online application - https://y.10 militaria federal reserve.gov.

Note: To salisty 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.

> 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.

Submission Procedure

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.

Delete: It a branch listed was never owned by this depository institution, enter "Delete" in the Data Action column.

Add: It 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.

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.

Actions Octivity the beanch information is correct, enter 'OX' in the Data Action column.

Change: If the branch information is correct, enter 'OX' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column.

- 2. If required, enter the date in the Effective Date column.
- 1. In the Data Action column of each branch row, enter one or more of the actions specified below.

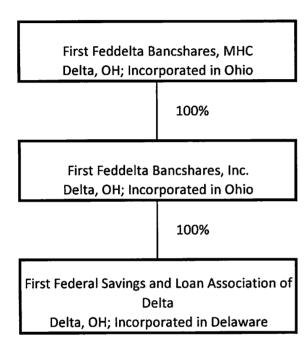
Reconciliation and Verification Steps

Wealtr. A list O(39/30/2015. Data reflects information that was received and processed through 04/05/2016.
This depository institution is held by #IRST FEODELINE, RANCESAND, #IRST (FEODEL) OF DELETA, OH.
The data are as of 09/30/2015. Data reflects information that was received and processed through 04/05/2016.

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.

Form FR Y-6

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

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:	Iff you would like to	include a note, p	lease add it here.)

			Securities holders not listed in 3(1)(a) thro	ugh 3(1)(c) that had ownership, control, or holdings of 5	% or more with power to vote during the
Current securities holders with ownership	o, control, or holdings of 5% or more with power to	o vote as of fiscal year ending 09-30-2015.	fiscal year ending 09-30-2015.		2(c)
(a) Jame, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	2(b) Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities (Please include type of security.)
one	None	None	NA	NA	NA NA
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Form FR Y-6

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

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 all inbertak 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 owners	hip, control, or holdings of 5% or more with power t	o vote as of fiscal year ending 09-30-2015.	Securities holders not listed in 3(1)(a) through 3(3) fiscal year ending 09-30-2015.	1)(c) that had ownership, control, or holdings of 5%	6 or more with power to vote during the
i(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	2(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)
one	None	None	NA NA	NA NA	NA
		Trong .	100	- INA	NA.
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	≨	V.	NA	NA	NA	NA	W.		NA																					
[4][a] Percentage of Voting Shares in Holding Company	A	4	NA	٨	×	A			A																					
(3)(c) Title & Position with Other Companies firstlide sames of other companies	NA	2	2	2	2	2	¥.		NA																					
(3)(b) Title & Position with Subsidiaries finchinds anness of subsidiaries		President/CEO of First Federal S&L Assn	Director	Director	Director	Director	CFO of First Federal S&L Assn of Delta	VP & Senior Lender of First Federal S&L	Assn of Delta																					
(3)(6) Tris & Boetina with Modeline Communic	П		Secretary of the Board						Vice President, Senior Lender																					
l other then with Holding	1 1			some Director																										
i i	Ш		William Kimmelman, Svivania, OH USA	1 1		- 1	Ill Herb Wanters OH 1954		Elizabeth Reynolds, Gibsonburg, DH USA																					

FORM FR Y-6 Legal Title of Hodding Company, First Fredderla Bancsharra, Inc. Fiscal Year End: 09-30-15

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

***Institutions: Phese complete all forms in rect, in addition to actualize all applicable moders for term 1, 2, 1, and 4 for each holding company in your organization. It a certain term is not applicable to an involve, please and other for the report institutions for an example of how to report term 1, 2, 1, and 4 for each holding company in your organization. It a certain term is not applicable to an involve, please and the report institutions for a certain for the report institution with the report institution of the report institution with the report i

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11) Hame, City, State, Country	Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Companies	s of Voting Shares in Holding	Percentage of Voting Shares in Subsidiaries	From Percentage of Voting Shares in Subsidiaries 11 25% or more of Voting Securities are Held (list names)
	ı	Chairman of the Board	ĺ	2	- Company	include names of subsidiaries)	of compenies and percentage of voting securities held)
		President/CFO	President/CEO of First Federal S&L Assn			\$	NA NA
With Mimmelman		Secretary of the Board	Director	NA		WA	
Robert Pemert	ome Director	Board Member	Director	2		XX.	
James Farnsworth		Board Member	Director	47		NA	
Roger Lane	Farmer	Board Member	Director	NA	X 42	NA NA	NA
Mi Ulrich, Wauseon, OH USA		Ohief Financial Officer	CEO of first Sederal SE1 Acres of Parks			4	
			VP & Congress and Asia Sedentice	YY.	KA	AN.	NA
Ehzabeth Reynolds, Gibsonburg, OH USA		Vice President, Senior Lender	Asso of Delta	a z	4 2	1	
						45	NA