Board of Governors of the Federal Reserve System



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, Thomas J. Faser

Name of the Holding Company Director and Official

Director / President & 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 Con 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

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

None Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Mutual Holding Co.

Legal Title of Holding Company

14806 Detroit Ave.

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

Lakewood OH 44107 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed: Robert N. Malehorn

Name Title 216-529-2608 Area Code / Phone Number / Extension 216-221-4212 Area Code / FAX Number

rmalehorn@ffl.net

E-mail Address

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.

For Use By Tiered Holding Companies

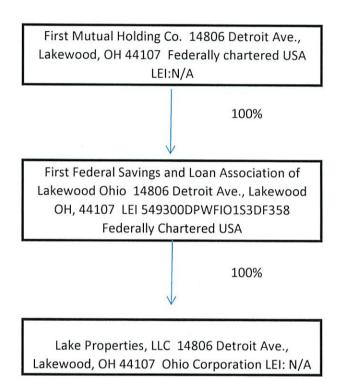
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidia	ry Holding Company	·····	Legal Title of Subsidiary Holding Company					
(Mailing Address of the	e Subsidiary Holding Compan	y) Street / P.O. Box	(Mailing Address o	of the Subsidiary Holding Company)	Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if d	ifferent from mailing address)		Physical Location	(if different from mailing address)				
Legal Title of Subsidia	rry Holding Company		Legal Title of Subs	sidiary Holding Company				
(Mailing Address of the	e Subsidiary Holding Company	y) Street / P.O. Box	(Mailing Address o	of the Subsidiary Holding Company	Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if d	ifferent from mailing address)		Physical Location	(if different from mailing address)				
Legal Title of Subsidia	ry Holding Company		Legal Title of Subs	sidiary Holding Company				
(Mailing Address of the	e Subsidiary Holding Company	y) Street / P.O. Box	(Mailing Address o	of the Subsidiary Holding Company)	Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if d	ifferent from mailing address)		Physical Location (if different from mailing address)					
Legal Title of Subsidia	ry Holding Company		Legal Title of Subs	idiary Holding Company				
(Mailing Address of the	e Subsidiary Holding Compan	y) Street / P.O. Box	(Mailing Address o	of the Subsidiary Holding Company)	Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if d	ifferent from mailing address)	****	Physical Location (if different from mailing address)					

Form FR Y-6

Legal Title of Holding Company: First Mutual Holding Co, Fiscal Year End: December 31, 2015

Report Item 2a: Organizational Chart



Comments	Head Office ID_RSSD*	ffice Number* Head Office	EDIC UNINUM. O	Country	County	Sip Code	State	City	Street Address	opular Name	Branch ID_RSSD* F	Branch Service Type	Effective Date	I noits Action
	A7681E	FIRST FEDERAL SAVINGS AND LOAN O RASOCIATION OF LAKEWOOD	42322	23TAT2 G3TINU		44107	но	rekemood	3VA TIORT3G 308P£	NAOJ GNA SAVINGS AND LOAN SSOCIATION OF LAKEWOOD	4	Full Service (Head Office)		Х
	p7681E	FIRST FEDERAL SAVINGS AND LOAN	880812	23TAT2 G3TINU		44011	но	NOVA	GAOR TIORT3G 9E88E	AVON BRANCH		Full Service		,
	₽7981E	FIRST FEDERAL SAVINGS AND LOAN 105 ASSOCIATION OF LAKEWOOD	212212	SETATE GETINU		44012	но	AVON LAKE	32812 WALKER ROAD	YVON LAKE BRANCH		Full Service		×
		FIRST FEDERAL SAVINGS AND LOAN	EE699Z	S3TAT2 G3TINU		44212	но	BRUNSWICK	DAOR REMIES	BUNSWICK BRANCH				
	\$7881E	113 ASSOCIATION OF LAKEWOOD FIRST FEDERAL SAVINGS AND LOAN								to the service of the		Full Service		-
	47981E	TI E RESOCIATION OF LEXEWOOD FIRST FEDERAL SAVINGS AND LOAN	680815	Satats dativu		44022	но	CHAGRIN FALLS	2 EAST WASHINGTON STREET	HOURE BRANCH		Full Service		
	₽Z68IE	FIRST FEDERAL SAVINGS AND LOAN				44102		CLEVELAND	BUNBVA TIORTEG 0188	SORDON SQUARE BRANCH	100000000000000000000000000000000000000	Full Service		
	p7981E p7981E	103 ASSOCIATION OF LAKEWOOD FIRST FEDERAL SAVINGS AND LOAN 111 ASSOCIATION OF LAKEWOOD	12699Z	SETATS GETINU	20000000	44152	но	FAIRVIEW PARK CARFIELD HEIGHTS	12648 ROCKSIDE ROAD	AIRVIEW PARK BRANCH		Full Service Full Service		-
FR Y-10 filed 4/6/2016 to correct street number,	LICOTO	FIRST FEDERAL SAVINGS AND LOAN												
effective date 6/30/1985	⊅ 7 681£	JOS ASSOCIATION OF LAKEWOOD	IIZSZZ	Satate dating	ADOHAYUO	04070	но	NORTH OLMSTED	See14 See24 LORAIN ROAD	HORTH OLMSTED BRANCH	V 7996E8E	Full Service		ague
	₽ 7 681E	FIRST FEDERAL SAVINGS AND LOAN 1 ASSOCIATION OF LAKEWOOD	202575	23TAT2 G3TINU	NIAROJ	44039	но	NORTH RIDGEVILLE	34385 CENTER RIDGE ROAD	HORATH RIDGEVILLE BRANCH	8067888	Full Service		
	₽7681E	FIRST FEDERAL SAVINGS AND LOAN	266992	23TAT2 G3TINU	CUYAHOGA	44133	но	NOTJAYOR HTRON	DAOR NOTJAYOR 0818	HONARB NOTJAYOR HTROU	4141853	Full Service		
	\$7897£	FIRST FEDERAL SAVINGS AND LOAN 107 PSSOCIATION OF LAKEWOOD	442216	23TAT2 G3TINU	CUYAHOGA	44138	но	OLMSTED FALLS	26908 COOK ROAD	HONASHIP BRANCH	3392201	Full Service		
	\$18974	FIRST FEDERAL SAVINGS AND LOAN	464045	S3TAT2 G3TINU	TAKE I	44077	но	PAINESVILLE	7595 CRILE ROAD	ONCORD BRANCH	V181919	Full Service		
	\$7897€	FIRST FEDERAL SAVINGS AND LOAN 110 ASSOCIATION OF LAKEWOOD	731157	23TAT2 G3TINU	ADOHAYUD	44134	но	AMRAG	1640 SNOW ROAD	HOW ROAD BRANCH	S LLZSL	Full Service		
FR Y-10 filed 4/6/2016 to correct street number, Effective date 8/12/1991	\$7681E	NAOJ GUA SAVINGS AND LOAN 104 PESOCIATION OF LAKEWOOD	\$4073£	ZETATZ GETIMU	CUYAHOGA	44116	но	BOCKA BINEB	SORSE SO425 CENTER RIDGE RD	OCKY RIVER BRANCH	9604414	Full Service		ague
FR Y-10 filed 4/6/2016 to correct street number, effective date 4/15/2012	₽7681E	FIRST FEDERAL SAVINGS AND LOAN 106 ASSOCIATION OF LAKEWOOD	\$12S\$\$	SETATS GETINU	ADOHAYUO	96136	но	STRONGSVILLE	14244 14047 PEARL RD	TRONGSVILLE BRANCH	3392199 S	Full Service		əBut
	\$768IE	FIRST FEDERAL SAVINGS AND LOAN 108 ASSOCIATION OF LAKEWOOD	71522p	SƏTAT2 GƏTINL			но	WESTLAKE	2035 CROCKER ROAD	VESTLAKE/CROCKER BRANCH		Full Service		
	≯7981E	FIRST FEDERAL SAVINGS AND LOAN 2 ASSOCIATION OF LAKEWOOD	275208	SETATS GETINU	ADOHAYUO	Stitt	но	WESTLAKE	24441 DETROIT ROAD	VESTLAKE/DETROIT BRANCH	V 2839E8E	Full Service		

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

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

To satisfy the FR Y-L0 reporting requirements, you must also submit FR Y-L0 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

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. When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. 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.

Add: It a reportable branch is missing, insert a row, add the branch data, and enter "Add" in the Data oclumn and the opening or acquisition date 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.

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. OK: If the branch information is correct, enter 'OK' 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

The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016. Results: A list of branches for your holding company: FIRST MUTUAL HOLDING CO. (4843090) of LAXEWOOD, OH.

Form FR Y-6

Legal Title of Holding Company: First Mutual Holding Co, Fiscal Year End: December 31, 2015

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 owner	rship, control, or holdings of 5% or more with power to	vote as of fiscal year ending 12/31/2015	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 fisc year ending 12-31-2015					
1(a) Name, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities		2(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)			
NONE			None					

Form FR Y-6

Legal Title of Holding Company: First Mutual Holding Co, Fiscal Year End: December 31, 2015

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 Note: (If you would like to include a note, 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) if 25% or more of Voting Securities are Held (list names of companies and percentage of voting securities held)
rame, etc), state, country			Director - First Federal Savings and Loan			Y. Company	
Gary R. Fix, Rocky River, OH, USA	Retired	Director	Association of Lakewood Ohio	None	Mutual: No Stock		0 None
William Huffman, Westlake, OH, USA	Attorney	Director	Director - First Federal Savings and Loan Association of Lakewood Ohio	Partner Huffman Hunt & Klym, LLC	Mutual: No Stock		0 Huffman, Hunt & Klym, LLC 50%
			Director - First Federal Savings and Loan		A sout No Steel		0 None
Michael P. Summers, Lakewood, OH, USA	Retired / Mayor Lakewood Ohio	Director	Association of Lakewood Ohio	None	Mutual: No Stock		0 None
Rebecca Ruppert-McMahon, Avon Lake, OH U	JSA Attorney	Director	Director - First Federal Savings and Loan Association of Lakewood Ohio	Executive Director Cleveland Metropolitan Bar Association	Mutual: No Stock		0 None Snowville Investments LLC - 75%
Panald W. Dags Westlake OH USA	Managing Director	Director & Chairman	Director & Chairman - First Federal Savings and Loan Association of Lakewood Ohio	Managing Director, Opportunity Capital, LLC	Mutual: No Stock		Bow tie Investments LLC - 50% Innerbelt Lofts LLC - 25% Innerbelt Partners LLC - 50% Heartland Communities of America LLC - 40% Opportunity Capital LLC - 50% Crestview Capital LLC - 51% Advanced Controls Inc 25% ViaVita Senior Living LLC - 40% O Ronald W. Dees LLC - 100%
Ronald W. Dees, Westlake, OH, USA	Managing Director	Director & Chairman	Director - First Federal Savings and Loan				Charley Geiger's Haberdashery, Inc. 50%
	President Gieger's Clothing & Sports	Director	Association of Lakewood Ohio	President Charley Gieger's Haberdashery, In-	Mutual: No Stock		0 Warren St. Charles Investments, LLC 50%
W. Charles Geiger III, Lakewood, OH, USA	President Gleger's Clothing & Sports	Director	President & CEO First Federal Savings and				
Thomas J. Fraser, Lakewood, OH, USA		Director/President & CEO	Loan Association of Lakewood Ohio	None	Mutual: No Stock		0 None
Richard K. Smith, Medina, OH, USA		Sr. VP, CFO & Treasurer	Sr. VP, CFO & Treasurer First Federal Savings and Loan Association of Lakewood Ohio	None	Mutual: No Stock		0 None
Paul V. Capka, Rocky River, OH, USA		Sr. VP/ Chief Credit Officer	Sr. VP/ Chief Credit Officer First Federal Savings and Loan Association of Lakewood Ohio	None	Mutual: No Stock		0 None
David T. Shaw, Lakewood, OH, USA		Sr. VP/Chief Administrator/Secretary	Sr. VP/Chief Administrator/Secretary First Federal Savings and Loan Association of Lakewood Ohio	None	Mutual: No Stock		0 None
David 1. Sildw, Lakewood, Ott, OSA							
				No. of the second secon			
				Walling to the state of the sta			