

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)); 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 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(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/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Name of the Holding Company Director and Official
Paul F. Fitch
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.

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. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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 Report (top-tier holding company's fiscal year-end):

September 30, 2017

Month / Day / Year

None

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 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

Is confidential treatment requested for any portion of this report submission? ☐ 0=No ☐ 1=Yes

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."

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	Legal Title of Subsidiary Holding Company
404 Main Street	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Delta	City
OH	State
43515	Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary 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	City
State	State
Zip Code	Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

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City	City
State	State
Zip Code	Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

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City	City
State	State
Zip Code	Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

Form FR Y-6

Legal Title of Holding Company: First Feddelta Bancshares, MHC

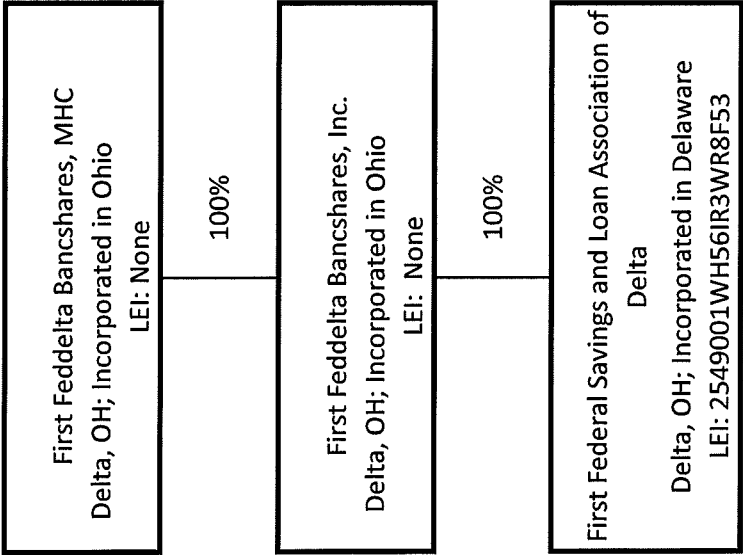
Fiscal Year End: 09-30-17

1. Annual report is enclosed.

Form FR Y-6

Legal Title of Holding Company: First Feddelt
Fiscal Year End: 09-30-17

2a. Organization Chart



2b. Domestic Branch Listing
Branch Listing submitted early via email on 11/2/2017

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 FEDELTA BANCSHARES, NHC** (4151919) of **DELTA, OH**.
The data are as of **09/30/2017**. Data reflects information that was received and processed through **10/04/2017**.

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, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Add: If a branch listed was added, enter 'Add' in the **Data Action** column and the date or close 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.

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.

Data Action	Effective Date	Branch Service Type	Branch ID_ RSSD*	Branch 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	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA		
OK		Full Service	4141862	HOLLAND BRANCH	1610 AIRPORT HIGHWAY	HOLLAND	OH	43528	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141880	SWANTON BRANCH	123 NORTH MAIN STREET	SWANTON	OH	43568	FULTON	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141929	TOLEDO BRANCH	324 NORTH HOLLAND SYLVANIA ROAD	TOLEDO	OH	43615	LUCAS	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	
OK		Full Service	4141956	WHITEHOUSE BRANCH	6600 PROVIDENCE STREET	WHITEHOUSE	OH	43571	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELTA	80374	

Legal Title of Holding Company: First Feddelta Bancshares, MHC
Fiscal Year End: 09-30-17

***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 submit to the appropriate person in your organization.

***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 Feddelta Bancshares, Inc.
Fiscal Year End: 09-30-17

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

Save a tiny 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 Feddelta Bancshares, MHC
Fiscal Year End: 09-30-17

***Instructions: Please complete all items in red, in addition to including all applicable indicators for items 1, 2, 3, and 4. Once completing company for items 1, 2, 3, and 4. Once completing, please print name and include in your history of the report.

***Data Entry Tip: If you would like to add a break within an item's cell, select Alt + Enter at the space where you would like the line break.

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

[illegible]

Legal Title of Holding Company: First Feddeltta Bancshares, Inc.
Fiscal Year End: 09-30-17

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1.2, 3(a)(b)(c), and 4(a)(b)(c)

***Data Entry Tip: If you would like to add a line break within an individual institution's notes, please complete items in *row*, in addition to including data actions. (Please see Appendix A of the report instructions for a more detailed explanation.)

[illegible]