

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

2018 SEP 21 A 11:13

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.

I, Gary M. Small

Name of the Holding Company Director and Official

Director, President and 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 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 3831250
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):

December 31, 2017

Month / Day / Year

n/a

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

Reporter's Name, Street, and Mailing Address

United Community Financial Corporation

Legal Title of Holding Company

275 West Federal Street

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

Youngstown

OH

44503

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David Grossman

Controller

Name

Title

(330) 742-0603

Area Code / Phone Number / Extension

(330) 742-9838

Area Code / FAX Number

dgrossman@homesavings.com

E-mail Address

ir.ucfconline.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."

Form FR Y-6
United Community Financial Corp.
Youngstown, Ohio
Fiscal Year Ending December 31, 2017

Report Item 1: Annual Report

United Community Financial Corp. is a registrant of the Securities and Exchange Commission. A copy of the Annual Report filed on Form 10-K is attached as Exhibit 1.

Report Item 2(a): Organizational Chart

United Community Financial Corp. is a financial services holding company. Its subsidiaries include Home Savings Bank; (Home Savings), HSB Insurance LLC, HSB Capital LLC and HSB Insurance, Inc.. A copy of United Community Financial Corp.'s Organizational Chart is attached as Exhibit 2.

Report Item 2(b): Office/Branch Verification

Home Savings does business from 35 office locations in Northeast Ohio and Western Pennsylvania. A listing of those branch locations is attached as Exhibit 3.

Report Item 3: Securities Holders

The following table sets forth information about the only persons known to United Community Financial Corp. to own beneficially more than 5% of the outstanding common shares.

<u>Name and address</u>	<u>Amount and nature of beneficial ownership</u>	<u>Percent of shares outstanding</u>
BlackRock Inc. New York, NY Country of incorporation: United States	3,336,439	6.69%
Dimensional Fund Advisors LP Austin, TX Country of incorporation: United States	3,101,844	6.22%
Manulife Financial Corporation Toronto, Ontario, Canada Country of incorporation: Canada	2,560,778	5.45%

Report Item 3.2: Securities Holders

Not applicable

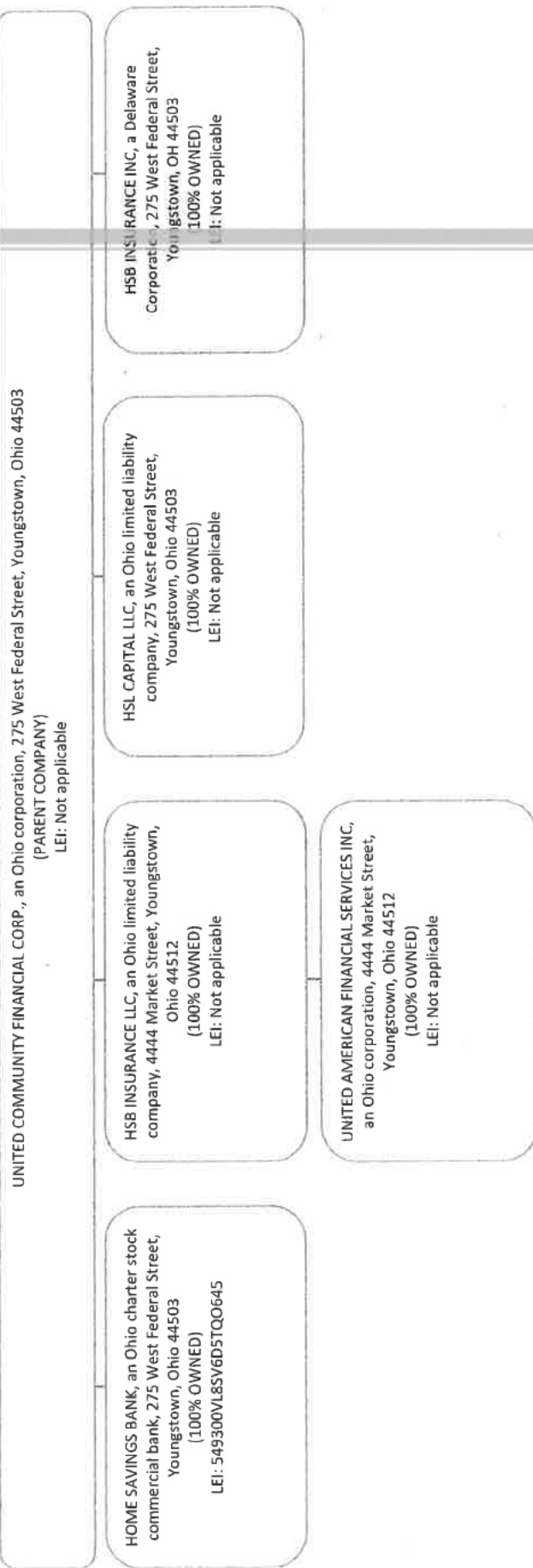
Report Item 4: Insiders

United Community Financial Corp. has identified Directors and certain Executives as Insiders for Financial Reporting purposes. A listing of those individuals, along with other required information is attached as Exhibit 4.

UNITED COMMUNITY FINANCIAL CORP.

ORGANIZATIONAL CHART

AS OF DECEMBER 31, 2017



Results: A list of branches for your depository institution: HOME SAVINGS BANK (ID: RSSD: 932277).

This depository institution is held by UNITED COMMUNITY FINANCIAL CORPORATION (583.1250) or YOUNGSTOWN, OH.

The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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.

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 ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		932277	HOME SAVINGS BANK	275 WEST FEDERAL STREET	YOUNGSTOWN	OH	44503	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3036279	ASHLAND BRANCH	30 EAST MAIN STREET	ASHLAND	OH	44805	ASHLAND	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3318537	AURORA BRANCH	7025 N AURORA RD	AURORA	OH	44802	GEAUGA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		760779	BELLEVEU BRANCH	211 N SANDUSKY ST	BELLEVEU	OH	44811	HURON	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669789	CANFIELD BRANCH	29 NORTH BROAD STREET	CANFIELD	OH	44006	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		4141590	CHARDON OFFICE	301 MEADOWLANDS DRIVE	CHARDON	OH	44024	GEAUGA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669798	COLUMBIANA BRANCH	14825 SOUTH AVENUE	COLUMBIANA	OH	44008	GEAUGA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669435	CALCUTTA BRANCH	15575 STATE ROUTE 170	EAST LIVERPOOL	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		259376	EAST LIVERPOOL BRANCH	530 BROADWAY STREET	EAST LIVERPOOL	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669453	EAST PALESTINE BRANCH	127 NORTH MARKET STREET	EAST PALESTINE	OH	44433	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		4111520	FAIRLAWN BRANCH	3085 WEST MARKET STREET	FAIRLAWN	OH	44393	SAUMIT	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669564	TALLMADGE ROAD BRANCH	182 TALLMADGE ROAD	LENT	OH	44240	PORTAGE	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669462	LEBON BRANCH	210 WEST LINCOLN WAY	LEBON	OH	44432	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3036330	LEXINGTON BRANCH	30 EAST MAIN STREET	MANSTFELD	OH	44904	RICHLAND	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669373	MCDONALD BRANCH	427 OHIO AVENUE	MC DONALD	OH	44437	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3318571	MENTOR BRANCH	7707 MENTOR AVE	MENTOR	OH	44060	LAKE	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669842	EASTWOOD BRANCH	980 GREAT EAST PLAZA	NILES	OH	44446	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		2975166	CANTON BRANCH	6143 WHIPPLE AVE. NW	NORTH CANTON	OH	44720	STARK	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		2873075	NORTH CANTON	609 SOUTH MAIN STREET	NORTH CANTON	OH	44720	STARK	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3036349	NORWALK BRANCH	50 WEST MAIN STREET	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669844	POLAND BRANCH	202 SOUTH MAIN STREET	POLAND	OH	44514	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		4379825	ST. CLAIRSVILLE BRANCH	107 PLAZA DRIVE, SUITE A	SAINT CLAIRSVILLE	OH	43950	BELOWNT	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		4257866	TRUST DIVISION	107 PLAZA DRIVE	SAINT CLAIRSVILLE	OH	43950	BELOWNT	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669770	SALEM BRANCH	650 EAST STATE STREET	SALEM	OH	44450	COLUMBIANA	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3036288	SANDUSKY BRANCH	4112 MILAN ROAD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3427756	STREETSBORO BRANCH	1130 STATE ROUTE 303	STREETSBORO	OH	44241	PORTAGE	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669800	STUTHERS BRANCH	32 STATE STREET	STUTHERS	OH	44471	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3318532	HOWLAND BRANCH	4625 N RIVER RD	WARREN	OH	44484	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3036377	WILLARD DOWNTOWN BRANCH	301 MYRTLE AVE	WILLARD	OH	44890	HURON	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669855	AUSTINTOWN BRANCH	6030 MAHONING AVENUE	YOUNGSTOWN	OH	44515	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669837	BOARDMAN BRANCH	7525 MARKET STREET	YOUNGSTOWN	OH	44512	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669819	KIRK ROAD BRANCH	4259 KIRK ROAD	YOUNGSTOWN	OH	44501	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669549	LIBERTY BRANCH	3500 BELMONT AVENUE	YOUNGSTOWN	OH	44505	TRUMBULL	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3318551	MCCARTNEY BRANCH	2996 MCCARTNEY RD	YOUNGSTOWN	OH	44505	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3669826	NEWPORT GLEN BRANCH	4005 HILLMAN WAY	YOUNGSTOWN	OH	44512	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277
OK		3318603	BEAVER BRANCH	998 THIRD ST	BEAVER	PA	15009	MAHONING	UNITED STATES	Not Required	Not Required	HOME SAV'N	BANK	932277

