

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, TRENT TROYER

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 Company Director and Official

01/23/2024

Date of Signature

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):

06/30/2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

FFD Financial Corporation

Legal Title of Holding Company

141 West Ohio Avenue / PO Box 38

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

Dover

OH

44622

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Laurie Russell

Controller/Banking Officer

Name

Title

330-364-7777

Area Code / Phone Number / Extension

330-364-3908

Area Code / FAX Number

lRussell@firstfed.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?

0=No

1=Yes

0

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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

☒ Yes ☐ No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☐ Yes ☒ No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

☒ Yes ☐ No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

☒ Yes ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

☒ Yes ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Results: A list of branches for your depository institution: **FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION** (ID_RSSD: 540775).
This depository institution is held by **FFD FINANCIAL CORPORATION (2506805)** of **DOVER, OH**.
The data are as of **06/30/2023**. Data reflects information that was received and processed through **07/06/2023**.

Reconciliation and Verification Steps

Per the December 2022 instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year.
Please see the FR Y-6 instructions for further detail.

Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.

- 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, if applicable. 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*	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)	540775	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	141 WEST OHIO AVENUE	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	4164777	BERLIN BRANCH	4737 US 62	BERLIN	OH	44610	HOLMES	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	5850732	DOWNTOWN DOVER BRANCH	321 NORTH WOOSTER AVE	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	4144939	ON THE BOULEVARD BRANCH	902 BOULEVARD ST	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Electronic Banking	4438704	ONLINE BANKING BRANCH	321 NORTH WOOSTER AVENUE	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	4564863	MT. HOPE BRANCH	7789 COUNTY ROAD 77	MOUNT HOPE	OH	44660	HOLMES	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	4144948	NEW PHILADELPHIA BRANCH	244 WEST HIGH AVE	NEW PHILADELPHIA	OH	44663	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	4144957	SUGARCREEK BRANCH	1115 CHERRY RIDGE DR SW	SUGARCREEK	OH	44681	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	
OK		Full Service	5334018	UHRICHSVILLE BRANCH	302 EAST THIRD STREET	UHRICHSVILLE	OH	44683	TUSCARAWAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK, NATIONAL ASSOCIATION	540775	

Form FR Y-6
FFD Financial Corporation
Dover, OH
Fiscal Year Ending June 30, 2023

Report Item 3: Securities holders

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

Current security holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 06-30-2023				Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 06-30-2023		
(1)(a) Name City, State, Country	(1)(b) Country of citizenship or Incorporation	(1)(c) Number and % of each class voting Security		(2)(a) Name City, State, Country	(2)(b) Country of citizenship or Incorporation	(2)(c) Number and % of each class of voting Security
FFD Financial Corp. ESOP Trustee: Mary A. Burns, Richard A. Brinkman, Jr. and Leonard L. Gundy Custodian: TI Trust, Inc. Quincy, IL, USA	USA	300,056	10.14%	N/A	N/A	N/A

Form FR Y-6
FFD Financial Corporation
Dover, OH
Fiscal Year Ending June 30, 2023

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if Other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
Trent Troyer New Philadelphia OH, USA	N/A	President/CEO/ Director	President and CEO and Director First Federal Community Bank, NA President of First Federal Investments VP and Director FFD Risk Management	N/A	2.90%	N/A	N/A
Greg Dorris Dover OH, USA	N/A	Senior VP, CFO and Treasurer	Senior VP, CFO and Treasurer First Federal Community Bank, NA Treasurer of First Federal Investments VP and Director FFD Risk Management	Member JJBC Properties LLC	0.29%	N/A	JJBC Properties LLC 50%

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if Other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
Scott Finnell Dover, OH USA	N/A	Executive VP and Corporate Secretary	Executive VP and Corporate Secretary First Federal Community Bank, NA Vice President of First Federal Investments	N/A	1.84%	N/A	N/A
Michele Larkin Dover, OH USA	N/A	Senior VP	Senior VP First Federal Community Bank, NA	N/A	1.89%	N/A	N/A
Richard Brinkman Streetsboro, OH USA	N/A	Director	Director First Federal Community Bank, NA	Treasurer, AAA/CAA Conference of Independent, Inc.	0.35%	N/A	N/A
Stephen Clinton New Philadelphia, OH US	President Capital Market Securities, Inc.	Chairman of the Board, Director	Chairman of the Board, Director First Federal Community Bank, NA	President Capital Market Securities, Inc. Managing Member Financial Institution Partners, LLC	2.02%	N/A	Capital Market Securities, Inc. 56%

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if Other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
Leonard Gundy New Philadelphia OH, USA	President RL Gun, Inc.	Director	Director First Federal Community Bank, NA	President RL Gun, Inc.	1.07%	N/A	RL Gun, Inc. 78%
David Kaufman Sugarcreek, OH USA	President Dave Kaufman Realty, Inc.	Director	Director First Federal Community Bank, NA	<p>President Dave Kaufman Realty, Inc.</p> <p>President Damar Building, Inc.</p> <p>President Township Investments, Inc.</p> <p>Member 1054 Investments, LLC</p> <p>Member Immobilien Gruppe, LLC</p> <p>Member West Main Investments</p> <p>Member Kaufman Realty Auctions, LLC</p>	0.63%	N/A	<p>Dave Kaufman Realty, Inc 100%</p> <p>Damar Building, Inc. 75.00%</p> <p>Township Investments, Inc. 25%</p> <p>1054 Investments, LLC 33.33%</p> <p>Immobilien Gruppe, LLC 25%</p> <p>West Main Investments 33.34%</p>

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if Other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
Matthew Beachy Sugar creek, OH USA	President Troyer Furniture, Inc.	Director	Director First Federal Community Bank, NA	President Troyer Furniture, Inc. Member 1054 Investments, LLC Member/President TEB Coatings LLC Member/Owner LaFrost Holdings, LLC	0.36%	N/A	Troyer Furniture, Inc. 100% 1054 Investments, LLC 33.33% TEB Coatings LLC 95% LaFrost Holdings, LLC 100%
Doug Bambeck Dover, OH USA	President and CCO Investment Partners, Ltd	Director	Director First Federal Community Bank, NA	President and CCO Investment Partners, Ltd	0.91%	N/A	N/A
Matthew Miller Baltic, OH USA	N/A	N/A	Senior VP First Federal Community Bank, NA	N/A	0.35%	N/A	N/A
Mary Burns New Philadelphia OH, USA	CEO/President Barbour Publishing, Inc.	Director	Director First Federal Community Bank, NA	CEO/President Barbour Publishing, Inc. President Tuscarawas Public Library Board of Trustees	0.13%	N/A	N/A

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if Other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (inlcude names of subsidiaries)	(4)(c) List of names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
FFD Financial Corp. ESOP Trustee: Mary A. Burns, Richard A. Brinkman, Jr. and Leonard L. Gundy Custodian: TI Trust, Inc. Quincy, IL, USA	N/A	N/A	N/A	N/A	10.14%	N/A	N/A