

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.

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.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Curtis T. Evatt
Name of the Holding Company Director and Official (FDHC C490)
President, CEO & Director
Title of the Holding Company Director and Official (FDHC C491)

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.

Curtis T. Evatt
Signature of Holding Company Director and Official (FDHC H321)
09/24/2025
Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only
RSSD ID 4234054
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
06/30/2025
Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address
OCONEE FEDERAL, MHC
Legal Title of Holding Company (FDHC 9017)
201 EAST NORTH SECOND STREET
(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)
SENECA SC 29678
City (FDHC F206) State (FDHC F207) Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)
City (FDHC 9130) State (FDHC 9200) Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:
CURTIS T EVATT PRESIDENT/CHIEF EXECUTIVE OFFICER
Name (FDHC 8901) Title (FDHC C496)
(864)882-2765 ext:
Area Code / Phone Number / Extension (FDHC 8902)
(864)882-9816
Area Code / FAX Number (FDHC 9116)
CURT.EVATT@OCONEEFEDERAL.COM
E-mail Address (FDHC 4086)
WWW.OCONEEFEDERAL.COM
Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?	0=No	FDHC
	1=Yes	C447 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 (FDHC KY38)	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately (FDHC KY38)	<input type="checkbox"/>	
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 U.S. Securities and Exchange Commission (SEC), indicate the status of Annual Report to Shareholders:

- is included with the FR Y-6 report (FDHC PV65)
- will be sent under separate cover (FDHC PV65)
- is not prepared (FDHC PV65)

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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

- Yes No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

- Yes No (FDHC PV69)

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

Report Item 4: Insiders

- Yes No (FDHC PV70)

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

Legal Name of Holding Company: Oconee Federal Financial Corp.
 FDHCPV98

Item 4(1)(a) Name	Item 4(1)(b) City	Item 4(1)(c) State	Item 4(1)(d) Country	Item 4(2) Principal Occupation if other than with holding company	Item 4(3)(a) Title or Position with the Holding Company	Item 4(3)(b) Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Curtis T. Evatt	Seneca	SC	USA	N/A	President, CEO and Director	2.27%
Robert N. McLellan,	Seneca	SC	USA	President of Insurance Agency	Chairman of the Board	Less than 1%
Harry B. Mays, Jr.	Seneca	SC	USA	Retired Pharmacist	Director	Less than 1%
Cecil T. Sandifer, Jr.	Seneca	SC	USA	President of Cemetry Services Company	Director	Less than 1%
W. Maurice Poore	Seneca	SC	USA	Retired Bank Executive	Director	Less than 1%
John W. Hobbs	Seneca	SC	USA	N/A	EVP, CFO and Director	Less than 1%
William C. Barker	Seneca	SC	USA	N/A	SVP and Director	Less than 1%
C. Todd Latiff	Seneca	SC	USA	N/A	EVP and Chief Banking Officer	Less than 1%
David H. Stafford	Seneca	SC	USA	N/A	EVP and Chief Operations Office	Less than 1%

Legal Name of Holding Company: Oconee Federal. MHC
 FDHCPV98

Item 4(1)(a) Name	Item 4(1)(b) City	Item 4(1)(c) State	Item 4(1)(d) Country	Item 4(2) Principal Occupation if other than with holding company	Item 4(3)(a) Title or Position with the Holding Company	Item 4(3)(b) Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Curtis T. Evatt	Seneca	SC	USA	N/A	President, CEO and Director	N/A
Robert N. McLellan,	Seneca	SC	USA	President of Insurance Agency	Chairman of the Board	N/A
Harry B. Mays, Jr.	Seneca	SC	USA	Retired Pharmacist	Director	N/A
Cecil T. Sandifer, Jr.	Seneca	SC	USA	President of Cemetry Services Company	Director	N/A
W. Maurice Poore	Seneca	SC	USA	Retired Bank Executive	Director	N/A
John W. Hobbs	Seneca	SC	USA	N/A	EVP, CFO and Director	N/A
William C. Barker	Seneca	SC	USA	N/A	SVP and Director	N/A
C. Todd Latiff	Seneca	SC	USA	N/A	EVP and Chief Banking Officer	N/A
David H. Stafford	Seneca	SC	USA	N/A	EVP and Chief Operations Office	N/A

Legal Name of Holding Company: Oconee Federal. MHC
 FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Curtis T. Evatt	N/A	N/A	N/A
Robert N. McLellan, Jr.	President of Insurance Agency	Byrd-McLellan Agency, Inc. Seneca, SC	51%
Harry B. Mays, Jr.	Retired Pharmacist	N/A	N/A
Cecil T. Sandifer, Jr.	President of Cemetry Services Company	Heritage Memorial Gardens, Inc. Westminster, SC	75%
W. Maurice Poore	Retired Bank Executive	N/A	N/A
John W. Hobbs	N/A	N/A	N/A
William C. Barker	N/A	N/A	N/A
C. Todd Latiff	N/A	N/A	N/A
David H. Stafford	President and Owner; President; and President	DHS Outdoor Services LLC; Upstate Outdoor Comfort LLC; and Electric City Real Estate	100%;50%; and 50%