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FR Y-6
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December 31, 2015

Board of Governors of the Federal Reserve System

MAR 31 2014



Annual Report of Holding Companies — **FR Y-6**
FRB RICHMOND

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, Philip E. Logan

Name of the Holding Company Director and Official

President & Chairman of the Board

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.

Philip E. Logan
Signature of Holding Company Director and Official

03/27/2014

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 383400x
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Slavie Bancorp, MHC

Legal Title of Holding Company

1614 E. Churchville Road

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

Bel Air MD 21015
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

M. Patricia Stanley VP & CFO

Name Title

410-399-9542

Area Code / Phone Number / Extension

443-265-5578

Area Code / FAX Number

p.stanley@slavie.com

E-mail Address

www.slavie.com

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

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.

SFSB, Inc.

Legal Title of Subsidiary Holding Company

1614 E. Churchville Road

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

Bel Air MD 21015
City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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City State Zip Code

Physical location (if different from mailing address)

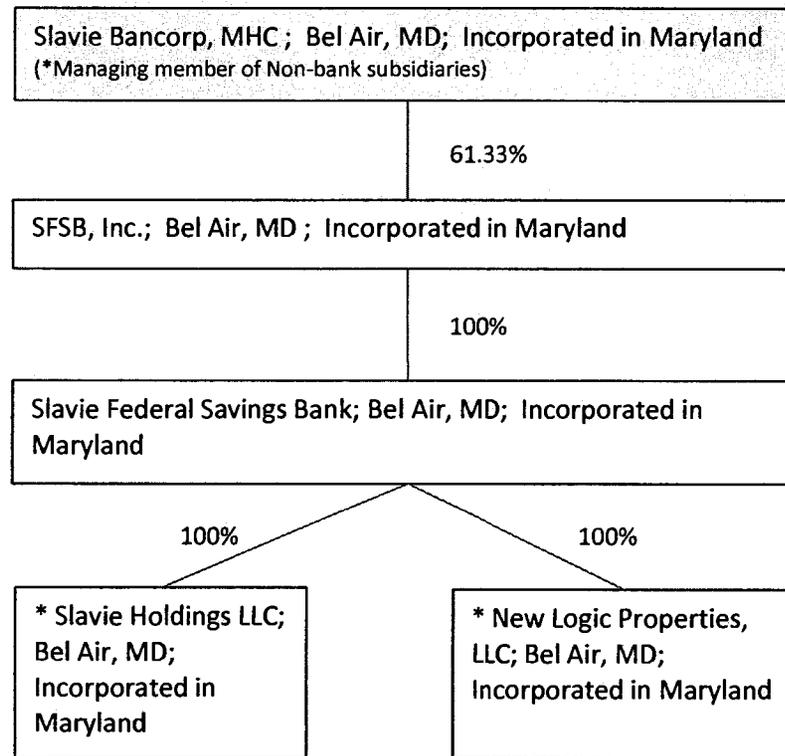
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Slavie Bancorp, MHC
Bel Air, Maryland
Fiscal Year Ending December 31, 2013

Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the responsible Reserve Bank, no copies are enclosed. It has not yet been prepared.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.

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 Slavic Bancorp, MHC
 Fiscal Year Ending December 31, 2013

Report Item 3: Securities Holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013

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 fiscal year ending 12-31-2013

| (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)(a) Name City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
|--|--|--|
|--|--|--|

NA

NA

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SFSB, Inc.
Fiscal Year Ending December 31, 2013

Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

| Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013 | | | 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 fiscal year ending 12-31-2013 | | |
|---|--|--|--|--|--|
| (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)(a) Name City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| Slavie Bancorp, MHC Bel Air, MD, USA | USA | 1,636,594; Common 59.1% | NA | | |

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 Domestic Branch Listing
 Fiscal Year Ending December 31, 2013

| 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 | Office ID_RSSD * | Comments |
|-------------|----------------|----------------------------|-----------------|-----------------------------|----------------------------|-----------|-------|----------|----------------|---------------|---------------|-----------------|-----------------------------|------------------|----------|
| | | Full Service (Head Office) | 516378 | SLAVIE FEDERAL SAVINGS BANK | 1614 EAST CHURCHVILLE ROAD | BEL AIR | MD | 21015 | HARFORD | UNITED STATES | 45202 | 0 | SLAVIE FEDERAL SAVINGS BANK | 516378 | |
| | | Full Service | 4156129 | OVERLEA BRANCH | 3700 EAST NORTHERN PKWY | BALTIMORE | MD | 21206 | BALTIMORE CITY | UNITED STATES | 463604 | 102 | SLAVIE FEDERAL SAVINGS BANK | 516378 | |

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SFSB, Inc.
Fiscal Year Ending December 31, 2013

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 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 Businesses (include names of other businesses) | (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 securi- ties are held (List names of companies and percentage of voting securities held) |
|---|--|---|---|--|--|---|---|
| Martin J. Blair Phoenix, MD USA | Printing DBA Schmitz Press | Director | N/A | EVP & CEO E John Schmitz & Sons Inc. | .01% | N/A | N/A |
| Francis Broccolino Phoenix, MD USA | N/A | VP & CCO | VP & CCO | N/A | N/A | N/A | N/A |
| J. Benson Brown Fallston, MD USA | Consultant JB Brown Associates | Director | N/A | Owner; JB Brown Associates Owner; JB Brown Realty LLC | .59% | N/A | JB Brown Assoc. 100% JB Brown Realty LLC 100% |
| Thomas J. Drechsler Phoenix, MD USA | Regional Counsel Sage Title Group Law Partner Kearney, Drechsler & Awalt LLC | Director | N/A | Regional Counsel (Sage Title Group LLC) Owner (Thomas J Drechsler P.A.) | .57% | N/A | Kearney, Drechsler & Awalt, LLC 33.3% |

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SFSB, Inc.
Fiscal Year Ending December 31, 2013

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 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 Businesses (include names of other businesses) | (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 securi- ties are held (List names of companies and percentage of voting securities held) |
|--|--|---|---|---|--|---|--|
| Philip E. Logan Forest Hill, MD USA | Director & President (Slavie Federal Savings Bank) | Director & Chairman | Director & President (Slavie Federal Savings Bank) | N/A | 1.97% | N/A | N/A |
| Eric E. McLauchlin Fallston, MD USA | Attorney Shaffer, McLauchlin & Stover LLC | Director | N/A | Managing Member (Shaffer, McLauchlin & Stover LLC) | .01% | N/A | Shaffer, McLauchlin & Stover LLC 33.3% |
| Robert M. Stahl IV Fallston, MD USA | Attorney Robert M. Stahl, LLC | Director | N/A | Managing Member (Robert M Stahl, LLC) | .38% | N/A | Robert M. Stahl, LLC 100% |
| M. Patricia Stanley Havre de Grace, MD USA | N/A | VP & CFO | VP & CFO | N/A | N/A | N/A | N/A |
| Charles E. Wagner, Jr. Baltimore, MD USA | N/A | Director | Director & Chief Lending Officer (Slavie Federal Savings Bank) | N/A | 1.53% | N/A | N/A |

