

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 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, Curtis T. Evatt  
 Name of the Holding Company Director and Official  
President, Chief Executive Officer and 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]  
 Signature of Holding Company Director and Official  
September 22, 2023  
 Date of Signature

Date of Report (top-tier holding company's fiscal year-end):  
June 30, 2023  
 Month / Day / Year

Reporter's Name, Street, and Mailing Address  
Oconee Federal, MHC  
 Legal Title of Holding Company  
201 East North Second Street  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Seneca SC 29678  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Curtis T. Evatt President and CEO  
 Name Title  
864-882-2765  
 Area Code / Phone Number / Extension  
864-882-9816  
 Area Code / FAX Number  
curt.evatt@oconeeffederal.com  
 E-mail Address  
www.oconeeffederal.com  
 Address (URL) for the Holding Company's web page

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

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.

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### 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.

## 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.

Oconee Federal Financial Corp.

Legal Title of Subsidiary Holding Company

201 East North Second Street

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

Seneca

City

SC

State

29678

Zip Code

Physical Location (if different from mailing address)

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

City

State

Zip Code

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Zip Code

Physical Location (if different from mailing address)

**Form FR Y-6**  
**Oconee Federal, MHC**  
**Oconee Federal Financial Corp.**  
**Seneca, South Carolina**  
**Fiscal Year Ending June 30, 2023**

Attached hereto are items required by Form FR Y-6 for Oconee Federal, MHC, a mutual non-stock holding company (the “MHC”) and Oconee Federal Financial Corp. (the “Company”), the mid-tier stock holding company of Oconee Federal Savings and Loan Association.

Report Item

1. The MHC does not prepare an annual report and is not registered with the SEC. The Company prepares an annual report for its stockholders and is not registered with the SEC. A copy of the Company’s annual report is enclosed.
- 2a. Organization Chart: Not required to be filed; no changes from last year.
- 2b. The MHC and the Company have reviewed the FR Y-6 Depository Institution Branch Data Verification Report and do not have any changes. Not required to be filed; no changes from last year.
3. Securities holders: Not required to be filed; no changes from last year for both the MHC and the Company.
4. Insiders: Not required to be filed; no changes from last year for both the MHC and the Company.