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 6(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. §§ 246(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, D Alex Cook
Name of the Holding Company Director and Official
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
03/15/2021
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
C.I. 

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020
Month / Day / Year

N/A
Reportee's Legal Entity Identifier (LEI) (20-Character LEI Code)

HFB Financial Corporation

Legal Title of Holding Company
1602 Cumberland Avenue
(Mailing Address of the Holding Company) Street / P.O. Box

Middlesboro Kentucky 40965
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Diana J Miracle
Name
EVP/CAO
Title

606-242-1054
Area Code / Phone Number / Extension
606-242-3432
Area Code / FAX Number
dmiracle@homefederalbank.com
E-mail Address

www.homefederalbank.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?
☐ Yes
☐ No
1=Yes
0=No

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and
maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of
information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the
Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2010
Results: A list of branches for your depository institution - HOME FEDERAL BANK CORPORATION (ID_RSSD 902672).
This depository institution is held by HFB FINANCIAL CORPORATION (3060577) of MIDDLESBORO, KY.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps
1. In the Data Action column of each row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions
Correct: 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 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 that was never owned by this depository institution, enter 'Delete' in the Data Action 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 an 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 UNIUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>State</th>
<th>Branch Service Type</th>
<th>Branch ID: RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID: RSSD</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>KY</td>
<td>Full Service (Head Office)</td>
<td>902672</td>
<td>HOME FEDERAL BANK CORPORATION</td>
<td>1602 CUMBERLAND AVENUE</td>
<td>MIDDLESBORO</td>
<td>KY</td>
<td>40965</td>
<td>MASON</td>
<td>UNITED STATES</td>
<td>04080-2034</td>
<td>04080-2034</td>
<td>HOME FEDERAL BANK CORPORATION</td>
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<td>CUMBERLAND AVENUE BRANCH</td>
<td>1602 CUMBERLAND AVENUE</td>
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<td>40965</td>
<td>MASON</td>
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<td>VILLAGE CENTER BRANCH</td>
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<td>KY</td>
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<td>9238200</td>
<td>HOME FEDERAL BANK</td>
<td>131 WASHINGTON AVENUE</td>
<td>HARROGATE</td>
<td>KY</td>
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<td>TN</td>
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<td>3000420</td>
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<td>100 MAIN STREET</td>
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<td>TN</td>
<td>37757</td>
<td>CAMPBELL</td>
<td>UNITED STATES</td>
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<td>04080-2034</td>
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<td>04080-2034</td>
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<td>HOME FEDERAL BANK CORPORATION</td>
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<tr>
<td>TN</td>
<td>Full Service (Branch Office)</td>
<td>3000431</td>
<td>VILLAGE CENTER BRANCH</td>
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<td>MIDDLESBORO</td>
<td>KY</td>
<td>40965</td>
<td>MASON</td>
<td>UNITED STATES</td>
<td>04080-2034</td>
<td>04080-2034</td>
<td>HOME FEDERAL BANK CORPORATION</td>
<td>902672</td>
<td></td>
</tr>
</tbody>
</table>
Report Item

1:  a. The BHC is not required to prepare form 10K with the SEC.
1:  b. The BHC prepares an annual statement for its shareholders. Copy of the annual report is attached.

2:  a.

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HFB Financial Corporation
Middlesboro, Kentucky
Incorporated in Tennessee
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100%
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Home Federal Bank Corporation
Middlesboro, Kentucky
Incorporated in Kentucky
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100%
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```
Home Service Corporation
Middlesboro, Kentucky
Incorporated in Kentucky
```

"LEI is N/A unless noted"
Report Item 3: Shareholders

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address</th>
<th>(1)(b) Country or Incorporation</th>
<th>(1)(c) Number &amp; Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2020</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2)(a) Name &amp; Address</td>
<td>(2)(b) Country of Citizenship or Incorporation</td>
<td>(2)(c) Number &amp; Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>David B. Cook</td>
<td>USA</td>
<td>104,790 - 8.86% Common Stock</td>
</tr>
<tr>
<td>Middlesboro, KY</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of 12-31-2020

<table>
<thead>
<tr>
<th>(2)(a) Name &amp; Address</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number &amp; Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Name, City, State/Country</td>
<td>Principal Occupation if other than Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
</tr>
<tr>
<td>---------------------------</td>
<td>--------------------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>David B. Cook Middlesboro, Kentucky USA</td>
<td>N/A</td>
<td>Director &amp; Co-Chairman &amp; Secretary HFB Financial Corporation</td>
</tr>
<tr>
<td>Fred Busroe Harlan, Kentucky USA</td>
<td>N/A</td>
<td>Director HFB Financial Corporation</td>
</tr>
<tr>
<td>Frances Rasnic Tazewell, Tennessee USA</td>
<td>N/A</td>
<td>Director HFB Financial Corporation</td>
</tr>
<tr>
<td>D. Alex Cook Middlesboro, Kentucky USA</td>
<td>N/A</td>
<td>Director &amp; President/CEO HFB Financial Corporation</td>
</tr>
<tr>
<td>Robert V. Costanzo Middlesboro, Kentucky USA</td>
<td>District Judge</td>
<td>Director &amp; Co-Chairman HFB Financial Corporation</td>
</tr>
<tr>
<td>J. Stanley Alexander Jr Harrogate, Tennessee USA</td>
<td>N/A</td>
<td>Director HFB Financial Corporation</td>
</tr>
</tbody>
</table>

Report Item 4 Directors & Officers - Continued
(1) (2) (3)(a)(b)(c ) and (4)(a)(b)(c )

<table>
<thead>
<tr>
<th>Name, City, State/Country</th>
<th>Principal Occupation if other than Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Percentage of voting shares in Bank Holding Company</th>
<th>Percentage of voting shares in Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joe Coker Jacksboro, Tennessee USA</td>
<td>Attorney</td>
<td>Director HFB Financial Corporation</td>
<td>Director HFB Financial Corporation</td>
<td>N/A</td>
<td>1.82%</td>
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