

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, Rhonda Harrison

Name of the Holding Company Director and Official

Director / President

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.

Rhonda Harrison
 Signature of Holding Company Director and Official

08/30/2023

Date of Signature

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

12/31/2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Liberty Federal Bancorp, MHC

Legal Title of Holding Company

314 Park Avenue

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

Ironton OH 45638

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Gregory A. Walbright Secretary

Name Title

740-532-2856

Area Code / Phone Number / Extension

740-532-3464

Area Code / FAX Number

gwalbright@libbk.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	<input type="checkbox"/> 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.....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

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

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.

Liberty Federal Bancorp, Inc.

Legal Title of Subsidiary Holding Company

314 Park Avenue

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

Ironton

OH



45638

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

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

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

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

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

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

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

Physical Location (if different from mailing address)

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.

Form FR Y-6
Liberty Federal Bancorp, MHC
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)Ⓞ, and (4)(a)(b)Ⓞ

(1)(a) 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)Ⓞ 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)Ⓞ List names of other companies (includes partnerships) If 25% or more of voting securit- ies are held (List names of companies and percentages of voting securities held)
Rhonda L. Harrison Ironton, Ohio USA	N/A	Director & President & CEO	Director & President & CEO Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A
Brent Sias Ironton, Ohio USA	N/A	Vice President	Senior V.P. Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A
Gregory Walbright Ironton, Ohio USA	N/A	Director CFO Secretary	Director Comptrolle, V.P. Secretary Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A
Michael Stewart Ironton, Ohio USA	N/A	Director	Director Chairman Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A
Richard Mountain Ironton, Ohio USA	N/A	Director	Director Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A
W. Randy Mays Ironton, Ohio USA	N/A	Director	Director Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A
Jeff Clark Ironton, Ohio USA	N/A	Director	Director Liberty Bank Liberty Federal Bancorp, Inc.	N/A	None	None	N/A

Form FR Y-6
Liberty Federal Bancorp, Inc.
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)©, and (4)(a)(b)©

(1)(a) 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)© 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)© List names of other companies (includes partnerships) If 25% or more of voting securiti- es are held (List names of companies and percentages of voting securities held)
Rhonda L. Harrison Ironton, Ohio USA	N/A	Director & President & CEO	Director & President & CEO Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A
Brent Sias Ironton, Ohio USA	N/A	Vice President	Senior V.P. Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A
Gregory Walbright Ironton, Ohio USA	N/A	Director CFO Secretary	Director Comptroller, V.P. Secretary Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A
Michael Stewart Ironton, Ohio USA	N/A	Director	Director Chairman Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A
Richard Mountain Ironton, Ohio USA	N/A	Director	Director Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A
W. Randy Mays Ironton, Ohio USA	N/A	Director	Director Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A
Jeff Clark Ironton, Ohio USA	N/A	Director	Director Liberty Bank Liberty Federal Bancorp. MHC	N/A	None	None	N/A