

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)(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. §§ 248(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.

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.

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

December 31, 2021

Month / Day / Year

n/a

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

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.

HFB Financial Corporation

Legal Title of Holding Company

1602 Cumberland Avenue

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

Middlesboro

KY

40965

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diana J Miracle

EVP/CAO

Name

Title

606-242-1054

Area Code / Phone Number / Extension

606-242-3432

Area Code / FAX Number

diana.miracle@hearthsidebank.com

E-mail Address

www.hearthsidebank.com

Address (URL) for the Holding Company's web page

D. Alex Cook

Signature of Holding Company Director and Official

3-8-22

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. _____

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	<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."		

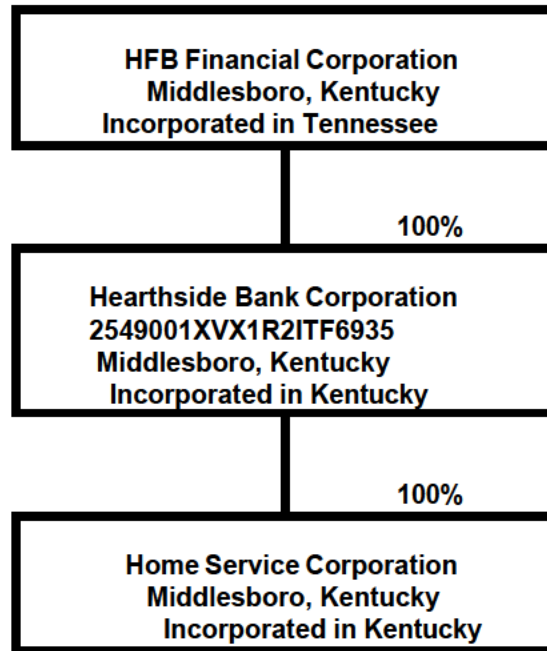
Form FR Y-6

HFB Financial Corporation
Middlesboro, KY
Fiscal Year Ending December 31, 2021

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.



"LEI is N/A unless noted"

2: b.

Results: A list of branches for your depository institution **HEARTHSIDE BANK CORPORATION (ID_RSSD 902672)**. This depository institution is held by **HFB FINANCIAL CORPORATION (3066977)** of **MIDDLESBORO, KY**. The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

Reconciliation and Verification Steps

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

Actions

- OK:** 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 listed 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 listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** 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 a **Data 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 UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	902672	HEARTHSIDE BANK CORPORATION	1602 CUMBERLAND AVE	MIDDLESBORO	KY	40965	BELL	UNITED STATES	Not Required	Not Required	HEARTHSIDE BANK CORPORATION	902672	
OK		Full Service	3077302	CUMBERLAND AVENUE BRANCH	102 SOUTH CUMBERLAND AVENUE	HARLAN	KY	40831	HARLAN	UNITED STATES	Not Required	Not Required	HEARTHSIDE BANK CORPORATION	902672	
OK		Full Service	3077290	VILLAGE CENTER BRANCH	185 FINANCE STREET	HARLAN	KY	40831	HARLAN	UNITED STATES	Not Required	Not Required	HEARTHSIDE BANK CORPORATION	902672	
OK		Full Service	4283061	HOME FEDERAL BANK	111 WASHINGTON AVENUE	HARROGATE	TN	37752	CLAIBORNE	UNITED STATES	Not Required	Not Required	HEARTHSIDE BANK CORPORATION	902672	
OK		Full Service	3669426	JACKSBORO BRANCH	300 MAIN STREET	JACKSBORO	TN	37757	CAMPBELL	UNITED STATES	Not Required	Not Required	HEARTHSIDE BANK CORPORATION	902672	
OK		Full Service	3077311	NEW TAZEWELL BRANCH	500 FIFTH AVENUE	NEW TAZEWELL	TN	37825	CLAIBORNE	UNITED STATES	Not Required	Not Required	HEARTHSIDE BANK CORPORATION	902672	

Report Item 3: Shareholders

(1)(a) Name, Address, Country	(1)(b) Country or Incorporation	(1)(c) Number & Percentage Of Each Class of Voting Securities
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**Current Shareholders with ownership, control or holdings of 5% or more
with power to vote as of 12-31-2021**

(2)(a) Name & Address	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
David B. Cook Middlesboro, KY USA	USA	103,854 - 8.81% Common Stock

**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 12-31-2021**

(2)(a) Name, Address Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
N/A	N/A	N/A

Report Item 4: Directors & Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of voting shares in Bank Holding Company	(4)(b) Percentage of voting shares in Subsidiaries	(4)(c) Other Companies
David B. Cook Middlesboro, Kentucky USA	N/A	Director & Co-Chairman & Secretary HFB Financial Corporation	Director & Co-Chairman & Secretary Home Service Corporation	N/A	8.81%	N/A	N/A
Fred Busroe Harlan, Kentucky USA	N/A	Director HFB Financial Corporation	Director Home Service Corporation	N/A	0.47%	N/A	N/A
Frances Rasnic Tazewell, Tennessee USA	N/A	Director HFB Financial Corporation	Director Home Service Corporation	N/A	0.82%	N/A	N/A
D. Alex Cook Middlesboro, Kentucky USA	N/A	Director & President/CEO HFB Financial Corporation	Director & President/CEO Home Service Corporation	N/A	3.84%	N/A	N/A
Robert V. Costanzo Middlesboro, Kentucky USA	District Judge	Director & Co-Chairman HFB Financial Corporation	Director & Co-Chairman Home Service Corporation	N/A	2.76%	N/A	N/A
J. Stanley Alexander Jr Harrogate, Tennessee USA	N/A	Director HFB Financial Corporation	Director Home Service Corporation	N/A	0.55%	N/A	N/A

Report Item 4: Directors & Officers - Continued

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address	(2) Principal Occupation if other than Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of voting shares in Bank Holding Company	(4)(b) Percentage of voting shares in Subsidiaries	(4)(c) Other Companies
Joe Coker Jacksboro, Tennessee USA	Attorney	Director HFB Financial Corporation	Director Home Service Corporation	N/A	1.83%	N/A	N/A