

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.

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
09/01/2022
 Date of Signature

Date of Report (top-tier holding company's fiscal year-end):
12/31/2021

Month / Day / Year
N/A

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

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 Ohio 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

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.....

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."

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 Ohio
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

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City State Zip Code

Physical Location (if different from mailing address)

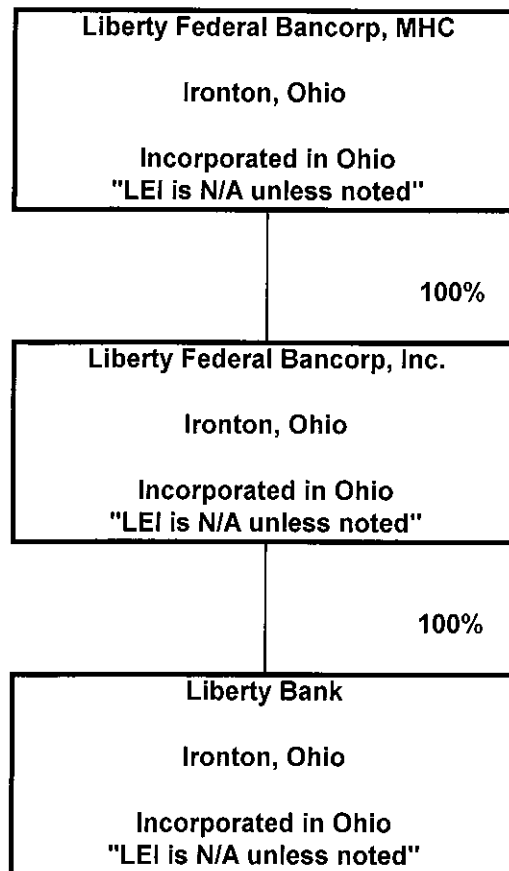
Form FR-Y6

Liberty Federal Bancorp, MHC Ironton, Ohio Fiscal Year Ending December 31, 2021

Report Item

1: The bank holding company does not prepare an annual report and is not registered with the SEC.

2a: Organizational Chart



Results: A list of branches for your depository institution: **LIBERTY BANK (ID_RSSD: 534073)**.
 This depository institution is held by **LIBERTY FEDERAL BANCORP INC. (4099347)** of **IRONTON, OH**.
 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)	534073	LIBERTY BANK	314 PARK AVE.	IRONTON	OH	45638	LAWRENCE	UNITED STATES	Not Required	Not Required	LIBERTY BAN	534073	
OK		Full Service	4144920	ROME BRANCH	7510 COUNTY ROAD 107	PROCTORVILL	OH	45669	LAWRENCE	UNITED STATES	Not Required	Not Required	LIBERTY BAN	534073	

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Liberty Federal Bancorp, MHC
Fiscal Year Ending December 31, 2021

Report Item 3: Securities holders

(1)(a)(b)© and (2)(a)(b)©

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021

Securities holders not listed in 3(1)(a) through 3(1)© that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12/31/2021

(1)(a) Name, City, State, Country	(1)(b) Country or Citizenship or Incorporation	(1)© Number and Percentage of Each Class of Voting Securities
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(2)(a) Name, City State, Country	(2)(b) Country or Citizenship or Incorporation	(2)© Number and Percentage of Each Class of Voting Securities
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None

None

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Liberty Federal Bancorp, Inc.
Fiscal Year Ending December 31, 2021

Report Item 3: Securities holders
(1)(a)(b)© and (2)(a)(b)©

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12-31-2021

(1)(a) Name, City, State, Country	(1)(b) Country or Citizenship or Incorporation	(1)© Number and Percentage of Each Class of Voting Securities
Liberty Federal Bancorp, MHC Ironton, Ohio USA	USA	100% - 1 Common Stock

(2)(a) Name, City State, Country	(2)(b) Country or Citizenship or Incorporation	(2)© Number and Percentage of Each Class of Voting Securities
None		

Form FR Y-6
 Liberty Federal Bancorp, MHC
 Fiscal Year Ending December 31, 2021

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)
W. Randy Mays 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
Michael Sheridan 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

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Liberty Federal Bancorp, Inc.
Fiscal Year Ending December 31, 2021

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)
W. Randy Mays 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
Michael Sheridan 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