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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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.

Michael D. Stewart
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.

Signature of Holding Company Director and Official

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: 409493625
C.I.

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>314 Park Avenue, P.O. Box 496</td>
<td></td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Ironton</td>
<td></td>
</tr>
<tr>
<td>OH</td>
<td></td>
</tr>
<tr>
<td>45638</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td></td>
<td>Zip Code</td>
</tr>
<tr>
<td>Physical location (if different from mailing address)</td>
<td>Physical location (if different from mailing address)</td>
</tr>
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</tr>
</tbody>
</table>

12/2012
Form FR-Y6

Liberty Federal Savings Bank
Ironton, Ohio
Fiscal Year Ending December 31, 2013

Report Item

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

2a: Organizational Chart

```
Liberty Federal Bancorp, MHC
314 Park Avenue
Ironton, Ohio 45638
Lawrence County Ohio
Incorporated in Ohio

100%

Liberty Federal Bancorp, Inc.
314 Park Avenue
Ironton, Ohio 45638
Lawrence County Ohio
Incorporated in Ohio

100%

Liberty Federal Savings Bank
314 Park Avenue
Ironton, Ohio 45638
Lawrence County Ohio
Incorporated in Ohio
```
Report Item 3: Securities holders
(1)(a)(b)© and (2)(a)(b)©

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)©</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)©</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, Country or Citizenship</td>
<td>City, State, Country or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name, Country or Citizenship</td>
<td>City State, Country or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
</tbody>
</table>

- Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013
- 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 12-31-2013

| None | None |
Form FR Y-6
Liberty Federal Bancorp, MHC
Fiscal Year Ending December 31, 2013

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

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country or Incorporation</th>
<th>(1)(b) Country or Citizenship</th>
<th>(1)© Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(2)(a) Name, City State, Country or Incorporation</th>
<th>(2)(b) Country or Citizenship</th>
<th>(2)© Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>
Form FR Y-6
Liberty Federal Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders
(1), (2), (3)(a)(b)©, and (4)(a)(b)©

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Other Businesses (include names of subsidiaries)</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) Percentage of Voting Shares in Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

(4)© List names of other companies (includes partnerships)
If 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
Form FR Y-6  
Liberty Federal Bancorp, MHC  
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders  
(1), (2), (3)(a)(b)®, and (4)(a)(b)®

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Other Businesses (include names of subsidiaries)</th>
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<th>(4)(b) Percentage of Voting Shares in Holding Company (include names of subsidiaries)</th>
<th>(4)® List names of other companies (includes partnerships) If 25% or more of voting securities are held (List names of companies and percentages of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>
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 the 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 UNRNUM, Office Number, and ID_KISSO columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch_ID_KISSO*</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 UNRNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office_ID_KISSO*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Service (Head Office)</td>
<td>534073</td>
<td>LIBERTY FEDERAL SAVINGS BANK</td>
<td>314 PARK AVE</td>
<td>PROCTORVILLE</td>
<td>OH</td>
<td>45665</td>
<td>LAWRENCE</td>
<td>UNITED STATES</td>
<td>41137</td>
<td>2</td>
<td>LIBERTY FEDERAL SAVINGS BANK</td>
<td>334073</td>
<td>2</td>
<td>LIBERTY FEDERAL SAVINGS BANK</td>
<td>334073</td>
</tr>
</tbody>
</table>