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. §§ 248(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.

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 conformity 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 Reporters 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
02/06/2015
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 30669777
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year
NONE
Reporter’s Legal Entity Identifier (LEI) (20-character LEI code)

Reporters Name, Street, and Mailing Address
HFB Financial Corporation
1602 Cumberland Avenue
Middlesboro KY 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 SVP/CAO
Name Title
606-242-1054
Area Code / Phone Number / Extension
606-242-3432
Area Code / FAX Number
dmiracle@homefederalbank.com
E-mail Address

Address (URL) for the Holding Company’s website

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:

☐ No

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”

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

2: a. "Submitted early via email"
Results: A list of branches for your holding company: HFB FINANCIAL CORPORATION (30600077) of MIDDLETOWN, KY.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Preparation 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 is 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 listing 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 emailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy 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 UNIQUENUM, Office number, and ID_850 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_850</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>FDIC UNIQUENUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_850*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5005274</td>
<td>HOME FEDERAL BANK CORPORATION</td>
<td>500 CUMBERLAND AVE</td>
<td>MIDDLETOWN</td>
<td>KY</td>
<td>40205</td>
<td>BILL</td>
<td>UNITED STATES</td>
<td>4020025</td>
<td>5 HOME FEDERAL BANK CORPORATION</td>
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<td>3077257</td>
<td>CUMBERLAND AVENUE BRANCH</td>
<td>201 SOUTH CUMBERLAND AVENUE</td>
<td>HABERLAND</td>
<td>KY</td>
<td>40205</td>
<td>HABERLAND</td>
<td>UNITED STATES</td>
<td>4020521</td>
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<td>3077258</td>
<td>JONES CENTER BRANCH</td>
<td>385 FINANCE STREET</td>
<td>HABERLAND</td>
<td>KY</td>
<td>40205</td>
<td>HABERLAND</td>
<td>UNITED STATES</td>
<td>4020522</td>
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<td>HOME FEDERAL BANK CORPORATION</td>
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<tr>
<td>OK</td>
<td></td>
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<td>3077259</td>
<td>HOME FEDERAL BANK</td>
<td>313 WASHINGTON AVENUE</td>
<td>HABERLAND</td>
<td>TN</td>
<td>37752</td>
<td>CUMBERLAND</td>
<td>UNITED STATES</td>
<td>4020523</td>
<td>5 HOME FEDERAL BANK CORPORATION</td>
<td>3077259</td>
<td>HOME FEDERAL BANK CORPORATION</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>20094920</td>
<td>JONES CENTER BRANCH</td>
<td>300 MAIN STREET</td>
<td>JONES CENTER</td>
<td>TN</td>
<td>37752</td>
<td>CUMBERLAND</td>
<td>UNITED STATES</td>
<td>4020520</td>
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<td>20094920</td>
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<td>20094920</td>
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<tr>
<td>OK</td>
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<td>3077251</td>
<td>NEW FAIRWELL BRANCH</td>
<td>500 FIFTH AVENUE</td>
<td>NEW FAIRWELL</td>
<td>TN</td>
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<td>CUMBERLAND</td>
<td>UNITED STATES</td>
<td>4020521</td>
<td>5 HOME FEDERAL BANK CORPORATION</td>
<td>3077251</td>
<td>HOME FEDERAL BANK CORPORATION</td>
<td>3077251</td>
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</tbody>
</table>
Report Item 3: Shareholders
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2014

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number &amp; Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>David B. Cook</td>
<td>USA</td>
<td>118,373 - 9.70% 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 12-31-2014

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(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>(1) Name &amp; Address</td>
<td>(2) Principal Occupation If other than Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Bank Holding Company</td>
</tr>
<tr>
<td>----------------------</td>
<td>-------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>David B. Cook</td>
<td>N/A</td>
<td>Director &amp; Co-Chairman</td>
</tr>
<tr>
<td>Middlesboro, Kentucky</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roger Roper</td>
<td>N/A</td>
<td>Director &amp; Secretary</td>
</tr>
<tr>
<td>Lexington, Kentucky</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frances Rasnic</td>
<td>Funeral Director</td>
<td>Director</td>
</tr>
<tr>
<td>Tazewell, Tennessee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. Alex Cook</td>
<td>N/A</td>
<td>Director &amp; President/CEO</td>
</tr>
<tr>
<td>Middlesboro, Kentucky</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert V. Costanzo</td>
<td>District Judge</td>
<td>Director &amp; Co-Chairman</td>
</tr>
<tr>
<td>Middlesboro, Kentucky</td>
<td></td>
<td></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>(1) Name &amp; Address</th>
<th>(2) Principal Occupation If other than Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of voting shares in Bank Holding Company</th>
<th>(4)(b) Percentage of voting shares in Subsidiaries</th>
<th>(4)(c) Other Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joe Coker</td>
<td>Attorney</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.85%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jacksboro, Tennessee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
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