### Board of Governors of the Federal Reserve System

### RECEIVED SUPERVISION & REGULATION



# 2016 FEB 22 PM 1: 43 Annual Report of Holding Companies FR Y-6 OF CLEVELAND

### 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

#### I, W. Randy Mays

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.

details in the report concerning that individual.										
W. Pandy Mayo, Puzsident/CEO Signature of Holding Company Director and Official										
2-17-2016										
Date of Signature										
For holding companies <u>not</u> 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 4040365										
Cl										

Date of Report (to	p-tier holding compar	ny's fiscal year-end):
December 31,		
Month / Day / Year		
N/A		
Reporter's Legal Entity I	dentifier (LEI) (20-Characte	er LEI Code)
Reporter's Name,	Street, and Mailing Ad	ddress
Liberty Federal E	Bancorp, MHC	
Legal Title of Holding Co	ompany	
314 Park Avenue	9	
(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

Title

740-532-2856

A--- Code / Dhare Number / 5

Area Code / Phone Number / Extension

740-532-3464

Area Code / FAX Number

gwalbright@libbk.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

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."

× 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, NW, 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.

Liberty Federal E	Bancorp, Inc.		Liberty Bank		
Legal Title of Subsidiary	Holding Company		Legal Title of Subsidiary	Holding Company	
314 Park Avenue	Э		314 Park Avenue		
(Mailing Address of the	Subsidiary Holding Company	r) Street / P.O. Box		Subsidiary Holding Company	Street / P.O. Box
Ironton	ОН	45638	Ironton	ОН	45638
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	erent from mailing address)		Physical Location (if diffe	erent from mailing address)	
Legal Title of Subsidiary	Holding Company		Legal Title of Subsidiary	Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of the S	Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	erent from mailing address)		Physical Location (if diffe	erent from mailing address)	
Legal Title of Subsidiary	Holding Company		Legal Title of Subsidiary	Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of the S	Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	erent from mailing address)		Physical Location (if diffe	erent from mailing address)	
Legal Title of Subsidiary	Holding Company		Legal Title of Subsidiary	Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of the S	Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diffe	erent from mailing address)		Physical Location (if diffe	erent from mailing address)	

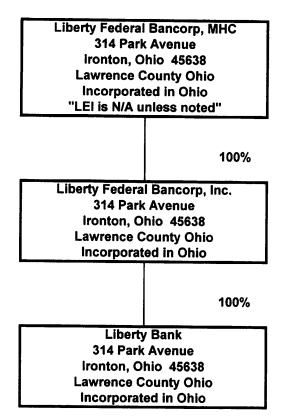
## Form FR-Y6

# Liberty Bank Ironton, Ohio Fiscal Year Ending December 31, 2015

### Report Item

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

### 2a: Organizational Chart



### Form FR Y-6 Liberty Federal Bancorp, Inc. Fiscal Year Ending December 31, 2015

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

	ders with ownership, control of fiscal year ending 12-31-2	-	Securities holders not listed in 3(1)(a) through 3(1)® thathad ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12-31-2015					
X-7		Number and Percentage of Each Class of Voting	(2)(a) Name, City State, Country	(2)(b) Country or Citizenship or Incorporation	(2)© Number and Percentage of Each Class of Voting Securities			
None			None					

### Form FR Y-6 Liberty Federal Bancorp, MHC Fiscal Year Ending December 31, 2015

# Report Item 3: Securities holders

	ders with ownership, control of fiscal year ending 12-31-2		Securities holders not listed in 3(1)(a) through 3(1)© thathad ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12/31/2015					
(1)(a) Name, City, State, Country	(1)© (1)(b) Number and Percentage of Country or Citizenship Each Class of Voting or Incorporation Securities		(2)(a) Name, City State, Country	(2)(b) Country or Citizenship or Incorporation	(2)© Number and Percentage of Each Class of Voting Securities			
None			None					

### Form FR Y-6 Liberty Federal Bancorp, Inc. Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

	(1),	(2),	(3)(a)(b)	©, and (	(4)	(a)(	(b)@	)
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None	None	None	None	None	None	None	None
Country	Company	Company	of subsidiaries)	businesses)	Voting Shares in Holding Company	(include names of subsidiaries)	voting securities held)
City, State,	than with Holding	with Holding	(include names	of other	Percentage of	Subsidiaries	percentages of
(1)(a) Name,	Occupation if other	Title & Position	with Subsidiaries	(include names	(4)(a)	Voting Shares in	companies and
1)(a)	(2) Principal	(3)(a)	(3)(b) Title & Position	with Other Businesses		(4)(b) Percentage of	names of
	(0)		(2\/b\	Title & Position		(4)(b)	voting securit- ies are held (List
				(3)©			If 25% or more of
							partnerships)
							(includes
							other companies
							List names of
							(4)©

### Form FR Y-6 Liberty Federal Bancorp, MHC Fiscal Year Ending December 31, 2015

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

City, State, Country  None	than with Holding Company  None	with Holding Company	(include names of subsidiaries)	of other businesses)	Percentage of Voting Shares in Holding Company None	Subsidiaries (include names of subsidiaries)	percentages of voting securities held)
(1)(a) Name,	(2) Principal Occupation if other	(3)(a) Title & Position	(3)(b) Title & Position with Subsidiaries	(3)© Title & Position with Other Businesses (include names	(4)(a)	(4)(b) Percentage of Voting Shares in	(4)© List names of other companies (includes partnerships) If 25% or more of voting securities are held (List names of companies and

# 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 E	Bancorp, Inc.				
Legal Title of Subsidiary	y Holding Company		Legal Title of Subs	idiary Holding Company	
314 Park Avenue	е				
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	f the Subsidiary Holding Company)	Street / P.O. Box
Ironton	ОН	45638			
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiary	/ Holding Company		Legal Title of Subsi	idiary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	f the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	ip Code City		Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiary	/ Holding Company		Legal Title of Subsi	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	erent from mailing address)		Physical Location (	if different from mailing address)	
Legal Title of Subsidiary	Holding Company		Legal Title of Subsi	diary Holding Company	
(Mailing Address of the	Subsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if diff	ferent from mailing address)		Physical Location (	if different from mailing address)	

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 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

#### 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	ОН	45638	LAWRENCE	UNITED STATES	41297	0	LIBERTY BANK	534073	
OK		Full Service	4144920	ROME BRANCH	7510 COUNTY ROAD 107	PROCTORVILLE	ОН	45669	LAWRENCE	UNITED STATES	499267	1	LIBERTY BANK	534073	