

## Board of Governors of the Federal Reserve System

2016 MAR 29 PM 12:52

FEDERAL RESERVE BANK  
OF CLEVELAND

## 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. §§ 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, Jack E. Whitaker

Name of the Holding Company Director and Official

CEO &amp; Chairman of the Board

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

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.

1966671

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

December 31, 2015

Month / Day / Year

None

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

## Reporter's Name, Street, and Mailing Address

Whitaker Bank Corporation of Kentucky

Legal Title of Holding Company

P.O. Box 14037

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

Lexington KY 40512

City State Zip Code

2937 Paris Pike, Lexington, KY

Physical Location (if different from mailing address)

## Person to whom questions about this report should be directed:

Penny Crabtree VP &amp; Financial Svcs Mgr

Name Title

859-293-6005 1207

Area Code / Phone Number / Extension

859-294-3942

Area Code / FAX Number

pcrabtree@whitakerbank.com

E-mail Address

www.whitakerbank.com

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

## 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.*

N/A

Legal Title of Subsidiary Holding Company

N/A

(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

City State Zip Code

Physical Location (if different from mailing address)

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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)

WHITAKER BANK CORPORATION OF KENTUCKY  
FORM FR Y-6  
December 31, 2015

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**Report Item 1: Annual Report to Shareholders**

Whitaker Bank Corporation of Kentucky does not prepare an annual report for its shareholders.

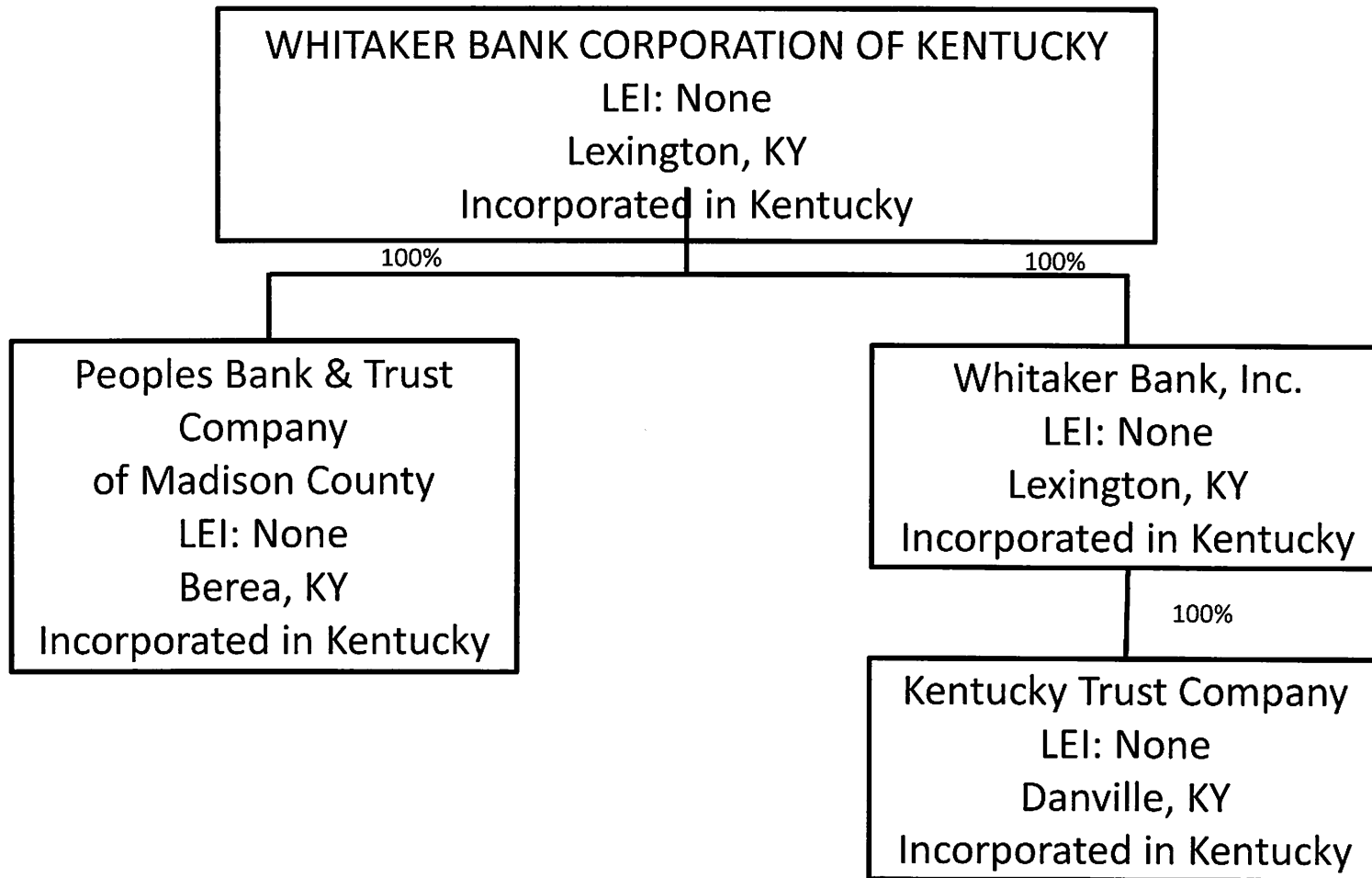
**Report Item 2: Organization Chart**

See next page.

**Report Item 2b. Branch Data Verification**

Submitted via e-mail on 3-22-16.

Whitaker Bank Corporation of Kentucky  
12-31-2015  
Organization Chart



**WHITAKER BANK CORPORATION OF KENTUCKY**

FORM FR Y-6 December 31, 2015

**Report Item 3: Securities Holders (revised)**

(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 12-31-2015			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during fiscal year ending 12-31-2015		
(1)(a) Name, (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage Each Class of Voting Securities	(2)(a) Name, (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage Each Class of Voting Securities
Jack E. Whitaker Lexington, KY, USA	USA	10,908 - 6.78% Class A (voting)	None	None	None
Trust for the benefit of Anna Whitaker Lake Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Anna Whitaker Lake, Advisory Trustee* Berea, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jacquelin Whitaker Murphy, Advisory Trustee* Paris, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)			

Lexington, KY, USA		
Trust for the benefit of	USA	30,000 - 6.21%
Elmer Keith Whitaker		Class A (voting)
Elmer Keith Whitaker, Advisory		
Trustee*		
Sadieville, KY, USA		
Trust for the benefit of	USA	30,000 - 6.21%
John L. Whitaker, Jr		Class A (voting)
Jack E. Whitaker, Advisory		
Trustee*		
Lexington, KY, USA		
	USA	30,000 - 6.21%
Trust for the benefit of		Class A (voting)
John L. Whitaker, Jr		
Wallace Warfield, Advisory		
Trustee*		
Lexington, KY, USA		
	USA	30,000 - 6.21%
Trust for the benefit of		Class A (voting)
John L. Whitaker, Jr		
Anna Whitaker Lake, Advisory		
Trustee*		
Berea, KY, USA		
	USA	30,000 - 6.21%
Trust for the benefit of		Class A (voting)
Rebecca Whitaker Doehring		
Jack E. Whitaker, Advisory		
Trustee*		
Lexington, KY, USA		
	USA	30,000 - 6.21%
Trust for the benefit of		Class A (voting)
Rebecca Whitaker Doehring		
Wallace Warfield, Advisory		
Trustee*		
Lexington, KY, USA		
	USA	30,000 - 6.21%
Trust for the benefit of		Class A (voting)
Rebecca Whitaker Doehring		
Elmer Keith Whitaker, Advisory		
Trustee*		
Sadieville, KY, USA		

Note - total voting percentage is less than 100% due to rounding

\* See Advisory Trust (pro forma voting power) attached and Class A (voting) Shareholder List attached

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) *
							List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Jack Whitaker Lexington, KY	Holding company organi- zation, coal lands, and real estate, respectively	Chairman, CEO & Stockholder	Chairman of Board- Whitaker Bank, Inc.	President of Whitaker Farms, Inc. General Partner of Whitaker Land Company, Ltd, 100% shareholder of Royal Land LLC	Jack Whitaker-6.78%  Jack Whitaker, Advisory Trustee-93.15% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)	None	Whitaker Farms-100.00%  W.G. Coal Sales, Inc.- 52.50%  Hazard Coal Co.-26.36%  Kentucky Union Co.-27.00%  Kycoga Co., LLC-50.00%
Jack Whitaker, Trustee for: Elmer Whitaker Irrevocable Trust dated 08/23/2013 effective 06/08/2014			Chairman of Board- Peoples Bank & Trust Co of Madison County	Stockholder, President, Director-W.G. Coal Sales, Inc.  Stockholder, President, Director-Hazard Coal Corp.			American International Warehouses, Ltd.-50.00%  Whitaker Land Co., Ltd.-100.00%  Whitaker Trust, LLC-100.00%  W.R. Storage Corp.-50.00%
Jack Whitaker, Advisory Trustee for: (u/a 1989 Trusts) Anna W. Lake Jacquelin W. Murphy Elmer K. Whitaker John L. Whitaker Rebecca L. Whitaker				Stockholder, President, Director, Secretary- Kentucky Union Company  Member, Manager- Kycoga Company, LLC  Trustee of Limited Partner-American International Warehouses, Ltd.			JW Farms, LLC-100%  Royal Land LLC -100.00%  East KY Holdings, LLC-100%  Central KY Holdings, LLC-100%
Jack Whitaker, Trustee for John L. Whitaker, Jr. (dated 9/15/98)				Director, President Whitaker Foundation, Inc.  Member, Manager- JW Farms, LLC  Member, Manager- Central KY Holdings, LLC  Member, Manager- East KY Holdings ,LLC			

\* '5 includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2015

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) *
							List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Wallace Warfield Lexington, KY	Retired	Director	Director-Whitaker Bank, Inc.	Director, Treasurer-Whitaker Farms, Inc.	Wallace Warfield-0.00%	None	None
Wallace Warfield, Advisory Trustee for: (w/a 1989 Trusts) Anna W. Lake Jacquelin W. Murphy Elmer K. Whitaker John L. Whitaker Rebecca L. Whitaker				Director, Treasurer-Hazard Coal Corporation	Wallace Warfield, Advisory Trustee-93.15% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)		

\* '5 includes all ownership by immediate family and related companies



WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2015

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) *
							List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Elmer K. Whitaker Sadieville, KY	None	Director, President & Stockholder	Director & CEO- Whitaker Bank, Inc.	Limited Partner-American International Warehouses, Ltd.	Elmer K. Whitaker, Advisory Trustee-37.29% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)	None	Whitaker Farms, Inc. - 100.00%
Elmer K. Whitaker, Advisory Trustee for: (u/a 1989 Trusts) Elmer K. Whitaker Rebecca L. Whitaker			Director- Peoples Bank & Trust Co of Madison County	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC			W.G. Coal Sales, Inc. - 52.50%
			Director- Kentucky Trust Company	Member-Whitaker Trust, LLC			Hazard Coal Co.-26.36%
				Member-Eagle Investment Group, LLC			Kentucky Union Co.-27.00%
				Member-EK Photography, LLC			Kycoga Co., LLC-50.00%
				Member-Double Duce Farm, LLC			American International Warehouses, Ltd.-50.00%
							Whitaker Land Co., Ltd.-100.00%
							Whitaker Trust, LLC-100.00%
							W R. Storage Corp.-50.00%
							PK Lubbock 98 Partners LLC-40.00%
							Eagle Invmt Group, LLC-25%
							Royal Land LLC -100.00%
							EK Photography, LLC-100%
							Double Duce Farm, LLC-100%

\* 'S includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2015

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) *
							List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Anna Whitaker Lake Berea, KY	None	Director, Vice President & Stockholder	None	Limited Partner-American International Warehouses, Ltd.	Anna W. Lake, Advisory Trustee-37.29%	None	Whitaker Farms-100.00%
Anna W. Lake, Advisory Trustee for: (w/a 1989 Trusts)				Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC	(as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)		W.G. Coal Sales, Inc.- 52.50%
Anna W. Lake				Member-Whitaker Trust, LLC			Hazard Coal Co.-26.36%
John L. Whitaker				Voting Member - 25% ownership Four Great Lakes, LLC			Kentucky Union Co.-27.00%
							Kycoga Co., LLC-50.00%
							American International Warehouses, Ltd.-50.00%
							Whitaker Land Co., Ltd.-100.00%
							Whitaker Trust, LLC-100.00%
							W.R. Storage Corp.-50.00%
							PK Lubbock 98 Partners LLC-40.00%
							Royal Land LLC -100.00%

\* '5 includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2015

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) *
							List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Jacquelin W. Murphy Lexington, KY	None	Stockholder	None	Limited Partner-American International Warehouses, Ltd	Jacquelin W. Murphy Advisory Trustee-18.65% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)	None	Whitaker Farms-100.00%  W.G. Coal Sales, Inc. - 52.50%  Hazard Coal Co -26.36%  Kentucky Union Co -27.00%  Kycoga Co, LLC-50.00%  American International Warehouses, Ltd -50.00%  Whitaker Land Co, Ltd -100.00%  Whitaker Trust, LLC-100.00%  W.R. Storage Corp -50.00%  PK Lubbock 98 Partners LLC-40.00%  Land Dev Co, LLC-25.00%  Murphy & Lushby Dev. Co -50.00%  Stoneleigh Farm, LLC-100%  Royal Land LLC -100.00%  Bluegrass Gun & Range LLC-67%  BudsGunShop LLC-33%  Ball Wright & Murphy LLC- 33%
Jacquelin W. Murphy, Advisory Trustee for (u/a 1989 Trusts) Jacquelin W. Murphy				Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC  Member-Whitaker Trust, LLC  Member-Land Dev Co, LLC  Member-Stoneleigh Farm, LLC  Spouse of Member-Bluegrass Gun & Range, LLC  Spouse of Member- BudsGunShop.com LLC  Spouse of Member-Ball Wright & Murphy, LLC			

\* 'S includes all ownership by immediate family and related companies

**Whitaker Bank Corporation of Kentucky (1) (proforma voting power)**

	Elmer Whitaker	Jack E. Whitaker (2)	Wallace Warfield (3)	Anna Whitaker Lake (4)(5)	Jacquelin Whitaker Murphy (4)(5)	Elmer Keith Whitaker (4)(5)	John L. Whitaker, Jr. (5)(6)	Rebecca Whitaker Doehring (5)(6)
Individual	0	10,908	0	0	0	0	0	0
Trust for the benefit of Anna Whitaker Lake		30,000	30,000	30,000	0	0	0	0
Trust for the benefit of Jacquelin Whitaker Murphy		30,000	30,000	0	30,000	0	0	0
Trust for the benefit of Elmer Keith Whitaker		30,000	30,000	0	0	30,000	0	0
Trust for the benefit of John L. Whitaker, Jr.		30,000	30,000	30,000	0	0	0	0
Trust for the benefit of Rebecca Whitaker Doehring		30,000	30,000	0	0	30,000	0	0
Total	0	160,908	150,000	60,000	30,000	60,000	0	0

(1) 160,908 shares of Class A common stock outstanding. Whitaker does not have securities registered under section 12 of the Securities Exchange Act.

(2) Child of Elmer Whitaker.

(3) No family relationship with Whitaker family, advisory committee member status disclosed as part of FRY-1 filed September 26, 1991 in connection with the formation of Whitaker Bank Corporation of Kentucky.

(4) Child of Jack E. Whitaker.

(5) Grandchild of Elmer Whitaker.

(6) Child of John L. Whitaker.

**WHITAKER BANK CORPORATION OF KENTUCKY**

**CLASS A**

**(as of August 25, 2015)**

<u>NAME</u>	<u>NO. OF SHARES</u>
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Anna M. Whitaker [REDACTED] Danville, KY [REDACTED] [REDACTED]	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Jacquelin Whitaker [REDACTED] Danville, KY [REDACTED] [REDACTED]	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Elmer K. Whitaker [REDACTED] Danville, KY [REDACTED] [REDACTED]	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o John L. Whitaker, Jr. [REDACTED] Danville, KY [REDACTED] [REDACTED]	28,400 1,600

Kentucky Trust Company  
c/o Martha Bryant  
Trustee f/b/o Rebecca L. Whitaker

[REDACTED]  
Danville, KY [REDACTED]  
[REDACTED]

28,400  
1,600

Jack E. Whitaker  
[REDACTED]

Lexington, KY [REDACTED]  
[REDACTED]

20

Jack E. Whitaker  
[REDACTED]

Lexington, KY [REDACTED]  
[REDACTED]

20

Jack E. Whitaker  
[REDACTED]

Lexington, KY [REDACTED]  
[REDACTED]

20

Jack E. Whitaker  
[REDACTED]

Lexington, KY [REDACTED]  
[REDACTED]

20

Jack E. Whitaker  
[REDACTED]

Lexington, KY [REDACTED]  
[REDACTED]

777

Jack E. Whitaker  
[REDACTED]

Lexington, KY [REDACTED]  
[REDACTED]

10,051

**TOTAL**

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160,908

Results: A list of branches for your holding company: WHITAKER BANK CORPORATION OF KENTUCKY (1966671) of LEXINGTON, KY.  
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)	746513	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	419 CHESTNUT STREET	BEREA	KY	40403	MADISON	UNITED STATES	13956		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	3460315	NORTH BERA BRANCH	228 GLADES ROAD	BEREA	KY	40403	MADISON	UNITED STATES	193824		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	192316	U S 25 BRANCH	303 RICHMOND ROAD NORTH	BEREA	KY	40403	MADISON	UNITED STATES	250658		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	681717	WEST END BRANCH	102 WEST JEFFERSON STREET	BEREA	KY	40403	MADISON	UNITED STATES	193823		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	3154191	MT VERNON BRANCH	350 RICHMOND STREET	MOUNT VERNON	KY	40456	ROCKCASTLE	UNITED STATES	431446		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	2690601	BRANDY LANE BRANCH	1000 BRANDY LANE	RICHMOND	KY	40475	MADISON	UNITED STATES	250662		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	2242363	BYPASS BRANCH	460 EASTERN BYPASS	RICHMOND	KY	40475	MADISON	UNITED STATES	250660		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	1166725	RICHMOND BRANCH	1157 BERA ROAD	RICHMOND	KY	40475	MADISON	UNITED STATES	250659		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	2483513	WALMART BRANCH	820 EASTERN BYPASS	RICHMOND	KY	40475	MADISON	UNITED STATES	250661		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service	3361775	WACO BRANCH	HIGHWAY 52 & COLLEGE HILL ROAD	WACO	KY	40385	MADISON	UNITED STATES	3995		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	746513	
OK		Full Service (Head Office)	1445943	WHITAKER BANK, INC	2001 PLEASANT RIDGE DRIVE	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	45826		WHITAKER BANK, INC	1445943	
OK		Full Service	2943606	WOLFE CO BRANCH	191 KY 15 SOUTH	CAMPTON	KY	41301	WOLFE	UNITED STATES	6197		WHITAKER BANK, INC	1445943	
OK		Full Service	415613	CLAY CITY BRANCH	4459 MAIN STREET	CLAY CITY	KY	40312	POWELL	UNITED STATES	220834		WHITAKER BANK, INC	1445943	
OK		Full Service	748610	EAST CORBIN BRANCH	1400 EAST MASTER STREET	CORBIN	KY	40701	KNOX	UNITED STATES	193828		WHITAKER BANK, INC	1445943	
OK		Full Service	3745955	KEAVY BRANCH	1280 HIGHWAY 770	CORBIN	KY	40701	LAUREL	UNITED STATES	478784		WHITAKER BANK, INC	1445943	
OK		Full Service	685911	NORTH MAIN STREET BRANCH	100 NORTH MAIN STREET	CORBIN	KY	40701	WHITLEY	UNITED STATES	1732		WHITAKER BANK, INC	1445943	
OK		Full Service	749112	SOUTH CORBIN BRANCH	1319 CUMBERLAND FALLS HIGHWAY	CORBIN	KY	40701	WHITLEY	UNITED STATES	193827		WHITAKER BANK, INC	1445943	
OK		Full Service	3460342	FRANKFORT BRANCH	130 WEST MAIN STREET	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	1781		WHITAKER BANK, INC	1445943	
OK		Full Service	3460409	U.S. HIGHWAY 127 BRANCH	1305 U.S. HIGHWAY 127	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	194056		WHITAKER BANK, INC	1445943	
OK		Full Service	3460418	VERSAILLES ROAD BRANCH	264 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	194055		WHITAKER BANK, INC	1445943	
OK		Full Service	3361971	GEORGETOWN MAIN OFFICE	101 WEST MAIN STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	1739		WHITAKER BANK, INC	1445943	
OK		Full Service	2815860	THOROUGHbred BANKING CENTER BRANCH	100 FINANCIAL WAY	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	193869		WHITAKER BANK, INC	1445943	
OK		Full Service	3460397	WASHINGTON SQUARE BRANCH	950 SOUTH BROADWAY STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	193868		WHITAKER BANK, INC	1445943	
OK		Full Service	538240	MERCER COUNTY MAIN OFFICE	211 SOUTH MAIN STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	7719		WHITAKER BANK, INC	1445943	
OK		Limited Service	3665530	NORTH BRANCH	1104 NORTH COLLEGE STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	464181		WHITAKER BANK, INC	1445943	
OK		Full Service	536143	SOUTH BRANCH	928 SOUTH COLLEGE STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	226378		WHITAKER BANK, INC	1445943	
OK		Full Service	3460388	HAZARD BRANCH	777 MORTON BOULEVARD	HAZARD	KY	41701	PERRY	UNITED STATES	442301		WHITAKER BANK, INC	1445943	
OK		Full Service	3361962	HWY 15 PERRY COUNTY BRANCH	1818 KENTUCKY HIGHWAY 15 SOUTH	HAZARD	KY	41701	PERRY	UNITED STATES	360841		WHITAKER BANK, INC	1445943	
OK		Full Service	485915	ISOM BRANCH	9754 HIGHWAY 15	ISOM	KY	41824	LETCHER	UNITED STATES	181451		WHITAKER BANK, INC	1445943	
OK		Full Service	356015	JENKINS BRANCH	9387 HIGHWAY 805	JENKINS	KY	41537	LETCHER	UNITED STATES	181449		WHITAKER BANK, INC	1445943	
OK		Full Service	3675463	DANVILLE-MAPLE BRANCH	322 DANVILLE STREET	LANCASTER	KY	40444	GARRARD	UNITED STATES	190250		WHITAKER BANK, INC	1445943	
OK		Full Service	1003914	LANCASTER BRANCH	39 PUBLIC SQUARE	LANCASTER	KY	40444	GARRARD	UNITED STATES	1255		WHITAKER BANK, INC	1445943	
OK		Full Service	3361944	BEAUMONT BRANCH	998 GOVERNORS LANE	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	357528		WHITAKER BANK, INC	1445943	
OK		Full Service	2522597	NICHOLASVILLE ROAD BRANCH	2510 NICHOLASVILLE ROAD	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	289067		WHITAKER BANK, INC	1445943	
OK		Full Service	3037397	PARIS PIKE DRIVE BRANCH	2311 PARIS PIKE	LEXINGTON	KY	40505	FAYETTE	UNITED STATES	360845		WHITAKER BANK, INC	1445943	
OK		Limited Service	2742265	TURFLAND MALL FINANCIAL CENTER	2033 HARRODSBURG ROAD	LEXINGTON	KY	40504	FAYETTE	UNITED STATES	289068		WHITAKER BANK, INC	1445943	
OK		Full Service	170912	MOREHEAD BANK	140 EAST MAIN STREET	MOREHEAD	KY	40351	ROWAN	UNITED STATES	17646		WHITAKER BANK, INC	1445943	
OK		Full Service	2949318	NORTHSIDE BRANCH	1489 FLEMINGSBURG	MOREHEAD	KY	40351	ROWAN	UNITED STATES	357154		WHITAKER BANK, INC	1445943	
OK		Full Service	3460379	CAMARGO BRANCH	4085 CAMARGO RD	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	193939		WHITAKER BANK, INC	1445943	
OK		Full Service	3460351	INDIAN MOUND BRANCH	275 INDIAN MOUND DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	193940		WHITAKER BANK, INC	1445943	
OK		Full Service	725611	MOUNT STERLING BANK BRANCH	30 WEST MAIN STREET	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	1754		WHITAKER BANK, INC	1445943	
OK		Full Service	342719	STANTON BRANCH	130 SOUTH MAIN STREET	STANTON	KY	40380	POWELL	UNITED STATES	359542		WHITAKER BANK, INC	1445943	
OK		Full Service	484310	HIGHWAY 15 NORTH BRANCH	2378 HIGHWAY 15 NORTH	WHITESBURG	KY	41858	LETCHER	UNITED STATES	181450		WHITAKER BANK, INC	1445943	
OK		Full Service	357610	MAIN STREET BRANCH	187 MAIN STREET	WHITESBURG	KY	41858	LETCHER	UNITED STATES	225		WHITAKER BANK, INC	1445943	
OK		Full Service	3251876	WILLIAMSBURG BANKING CENTER BRANCH	1025 SOUTH HIGHWAY 25 WEST	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	193829		WHITAKER BANK, INC	1445943	