

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, M.B. DENHAM, JR.

Name of the Holding Company Director and Official

TREASURER

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.

M. B. Denham, Jr., Treasurer
 Signature of Holding Company Director and Official

25 March 24
 Date of Signature

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

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

FIRST BANK OF KENTUCKY CORPORATION

Legal Title of Holding Company

P.O. BOX 40

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

MAYSVILLE KY 41056

City State Zip Code

20 WEST SECOND ST., MAYSVILLE, KY 41056

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

SCOTT A. SMITH ASSISTANT TREASURER

Name Title

606-564-4001

Area Code / Phone Number / Extension

606-564-5443

Area Code / FAX Number

ssmith@bankofmaysville.com

E-mail Address

N/A

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

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 Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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ITEM 3**

SHAREHOLDERS

<u>NAME (1)(a)</u>	<u>(1)(b)</u>	<u>SHARES (1)(c)</u>		<u>Type</u>
		<u>#</u>	<u>%</u>	
JAMES A. FINCH* MAYSVILL, KY USA	USA	12,000	14.98%	Common Stock
BARBARA FINCH BROTHERS* MAYSVILLE, KY USA	USA	11,160	13.94%	Common Stock
BANK OF MAYSVILLE TRUST DEPARTMENT MAYSVILLE, KY USA	USA	8,460	10.56%	Common Stock
DEKALB LODGE #12 I.O.O.F. MAYSVILLE, KY USA	USA	4,220	5.27%	Common Stock
REED FAMILY (TOTAL) Stanley Reed, Harriet Harris, Walter Reed, Lindsay Reed		4,600	5.74%	Common Stock
*FINCH FAMILY (TOTAL)	USA	23,260	29.05%	Common Stock

3(2)
N/A

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Item 4
INSIDERS

<u>NAME (1)</u>	<u>PRINCIPAL OCCUPATION OTHER THAN WITH H/C OR SUBSIDIARY (2)</u>	<u>POSITION IN HOLDING CO. (3)(a)</u>	<u>TITLE & POSITION IN SUBSIDIARY (3)(b)</u>	<u>POSITION IN OTHER COMPANIES (3)(c)</u>	<u>NO. OF SHARES AND PERCENTAGE HOLDING CO. (4)(a)</u>	<u>NO. OF SHARES AND PERCENTAGE SUBSIDIARY (4)(b)</u>	<u>OTHER COMPANIES 25% OR MORE (4)(c)</u>
JAMES A. FINCH MAYSVILLE, KY USA	BUSINESSMAN	PRESIDENT CHAIRMAN FIRST BANK OF KY	PRESIDENT CHAIRMAN BANK OF MAYSVILLE	PRESIDENT STANDARD TOB. CO. PRESIDENT HOME WAREHOUSE	FIRST BANK OF KY 12,000 SHRS. (14.98%)	N/A	STANDARD TOB. CO. 90% FINCH FARM 50% F & T PROPERTIES 50%
THOMAS R. CLARKE MAYSVILLE, KY USA	RETIRED LICENSED INSURANCE AGENT	DIRECTOR FIRST BANK OF KY	DIRECTOR, VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 545 SHRS. (0.66%)	N/A	4C FARMS 25% ARMSTRONG ROWHOUSE, LLC 100%
DAVID W. CARTMELL MAYSVILLE, KY USA	WAREHOUSEMAN FARMER	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 440 SHRS. (0.55%)	N/A	WOOD TOBACCO WAREHOUS CARTMELL FARMS
JOHN M. WALTON, JR. MAYSVILLE, KY USA	FARMER WAREHOUSEMAN	DIRECTOR FIRST BANK OF KY	DIRECTOR, VICE CHAIRMAN BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 1750 SHRS. (2.19%)	N/A	HILLCREST, LLC 25% WALTON & WALTON FARMS 50% WALTON & WALTON, LLC
MICHAEL C. GLASS MAYSVILLE, KY USA	VETERINARIAN	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 100 SHRS. (.12%)	N/A	GLASS & CONWAY LLC 50%
JULIE FINCH CORLIS MAYSVILLE, KY USA	CSR & CORPORATE SECRETARY	DIRECTOR FIRST BANK OF KY	DIRECTOR, VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 10 SHRS. (0.01%)	N/A	N/A
JOSHUA B. OWENS MAYSVILLE, KY USA	ORTHOPEDIC SURGEON	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 10 SHRS. (0.01%)	N/A	N/A
SCOTT SMITH MAYS LICK, KY USA	N/A	DIRECTOR ASST. TREASURER FIRST BANK OF KY	DIRECTOR VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 42 SHRS. (0.05%)	N/A	N/A
BARBARA FINCH BROTHERS MAYSVILLE, KY USA	RETIRED BUSINESSPERSON	PRINCIPAL SHAREHOLDER FIRST BANK OF KY	N/A	VICE PRESIDENT STANDARD TOB. CO. VICE PRESIDENT HOME WAREHOUSE	FIRST BANK OF KY 11,160 SHRS. (13.94%)	N/A	FINCH FARM 50% HOME WAREHOUSE 90% F & T PROPERTIES 50%
CHARLES E. BOYD, II MAYSLICK, KY USA	FARMER	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 300 SHRS. (0.37%)	N/A	N/A
KELLEY D. FARIS MAYSVILLE, KY USA	DENTIST	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 10 SHRS. (0.01%)	N/A	MCDOWELL & FARIS DMD, LLC
BRIAN L. BIDDLE MAYSVILLE, KY USA	VETERINARIAN	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 180 SHRS. (0.22%)	N/A	BIDDLE VETERINARY, PSC 100%

EXECUTIVE OFFICERS

LESLIE ANNE WALTON MAYSVILLE, KY USA	N/A	SECRETARY FIRST BANK OF KY	VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 86 SHRS. (0.11%)	N/A	N/A
M. B. DENHAM, JR. MAYSVILLE, KY USA	N/A	TREASURER FIRST BANK OF KY	EVP-CASHIER BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 951 SHRS. (1.19%)	N/A	N/A
LANA S. CLARK BROOKSVILLE, KY USA	N/A	ASST. SECRETARY FIRST BANK OF KY	VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 20 SHRS. (0.02%)	N/A	N/A