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Annual Report of Holding Companies—FR Y-6

AMENDED
9/23/2024
ZJ

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Hazard Bancorp

Legal Title of Holding Company

524 Main Street / P.O. Box 989

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

Hazard

KY

41701

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeffery L. Smith

President & CEO

Name

Title

606-487-7270

Area Code / Phone Number / Extension

606-487-7155

Area Code / FAX Number

jsmith@peopleshazard.com

E-mail Address

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

I, **Jeffery L. Smith**

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 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

03/07/2024

Date of Signature

For Federal Reserve Bank Use Only	
RSSD ID	_____
C.I.	_____

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.	<input type="checkbox"/>	
2 a letter justifying this request has been provided separately	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential"		

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.

ATTACHMENT: (2)

HAZARD BANCORP
STOCK/HOLDERS
as of DECEMBER 31, 2023

<u>STOCK/HOLDER - NAME</u> <u>CITY, STATE, COUNTRY</u>	<u>COUNTRY of</u> <u>CITIZENSHIP or</u> <u>INCORPATION</u>	<u>NUMBER of</u> <u>SHARES</u> <u>OWNED</u>	<u>OWNERSHIP</u> <u>PERCENTAGE</u>	<u>FN</u>	<u>TYPE of</u> <u>STOCK</u> <u>OWNERSHIP</u>
JULIE ROSE AKEMON HAZARD, KY USA	USA	48,518	8.83%	1,2,3	COMMON STOCK
JULIE ROSE AKEMON, as trustee for JADE M. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	USA	7,796	1.42%	1,3	COMMON STOCK
JADE M. HOLLAN LEXINGTON, KY USA	USA	15,592	2.84%	1,2,3	COMMON STOCK
JULIE ROSE AKEMON, as trustee for ROSE F. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	USA	15,592	2.84%	1,3	COMMON STOCK
Rose F. Clemons Lexington, KY USA	USA	7,796	1.42%	1,2,3	COMMON STOCK
KEMBERLY CLEMONS HAZARD, KY USA	USA	18,198	3.31%	1,3	COMMON STOCK
EARL D. CLEMONS HAZARD, KY USA	USA	7,796	1.42%	1,3	COMMON STOCK
DAVID K. CLEMONS HAZARD, KY USA	USA	7,796	1.42%	1,3	COMMON STOCK
EDWARD L. CLEMONS ESTATE HAZARD, KY USA	USA	78,045	14.21%	1,3	COMMON STOCK

ATTACHMENT: (2)

HAZARD BANCORP
STOCK/HOLDERS
as of DECEMBER 31, 2023

STOCK/HOLDER - NAME CITY, STATE, COUNTRY	COUNTRY of CITIZENSHIP or INCORPATION	NUMBER of SHARES OWNED	OWNERSHIP PERCENTAGE ^{FN}	TYPE of STOCK OWNERSHIP
BRIEN G. FREEMAN CORBIN, KY USA	USA	49,623	9.04% ⁶	COMMON STOCK
MICHAEL DAVID PRATER LEXINGTON, KY USA	USA	58,348	10.62% ⁴	COMMON STOCK
BRENNA RICHARDSON RICHMOND, KY USA	USA	50,348	9.17% ⁵	COMMON STOCK

Footnotes:

1. Akemon & Clemons Family own 37.71% of the common stock of Hazard Bancorp.
2. Akemon owns 8.83% of the common stock of Hazard Bancorp. She is Trustee on an additonal 4.26% "Daughters Trusts".
3. Clemons heirs "Family" owns 37.71% of the common stock of Hazard Bancorp.
4. Michael David Prater owns 10.62% of the common stock of Hazard Bancorp.
5. Brenna Richardson owns 9.17% of the common stock of Hazard Bancorp.
6. Brien G. Freeman owns 9.04% of the common stock of Hazard Bancorp.

ATTACHMENT: (3)

HAZARD BANCORP
STOCK/HOLDERS
as of DECEMBER 31, 2023

(1) STOCKHOLDER - NAME CITY, STATE, COUNTRY	(2) PRINCIPAL OCCUPATION if other than with HOLDING COMPANY	(3)a TITLE & POSITION with 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 SECURITIES in HOLDING COMPANY	FN	(4)b PERCENTAGE of VOTING SECURITIES in SUBSIDIARIES (include name of SUBSIDIARIES)	(4)c LIST NAME of other COMPANIES (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
JULIE ROSE AKEMON HAZARD, KY USA	BANKER	CHAIRMAN DIRECTOR	MARKETING OFFICER PEOPLES BANK & TRUST COMPANY	1 of 3 EXECUTORS for (EDWARD L. CLEMONS ESTATE) DIRECTOR (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) DIRECTOR (JOHN R. TURNER HOLDING COMPANY)	8.83%	1,2,3	N/A	N/A
JADE M. HOLLAN LEXINGTON, KY USA	CLINICAL PSYCHOLOGIST	N/A	N/A	N/A	2.84%	1,2,3	N/A	N/A
JULIE ROSE AKEMON, as trustee for JADE M. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	CLINICAL PSYCHOLOGIST	N/A	N/A	N/A	1.42%	1,3	N/A	N/A
ROSE F. CLEMONS LEXINGTON, KY USA	Marketing Representative	N/A	N/A	N/A	1.42%	1,2,3	N/A	N/A
JULIE ROSE AKEMON, as trustee for ROSE F. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	Marketing Representative	N/A	N/A	N/A	2.84%	1,3	N/A	N/A
KEMBERLY CLEMONS HAZARD, KY USA	ENTREPRENEUR	N/A	N/A	N/A	3.31%	1,3	N/A	N/A
EARL D. CLEMONS HAZARD, KY USA	RETIRED	N/A	N/A	CLEMONS BROTHERS DEVELOPMENT, LLC Member	1.42%	1,3	N/A	CLEMONS BROTHERS DEVELOPMENT, LLC 50%
DAVID K. CLEMONS HAZARD, KY USA	RETIRED	N/A	N/A	CLEMONS BROTHERS DEVELOPMENT, LLC Member	1.42%	1,3	N/A	CLEMONS BROTHERS DEVELOPMENT, LLC 50%
EDWARD L. CLEMONS ESTATE HAZARD, KY USA	DECEASED 3-13-1999	N/A	N/A	LOCUST GROVE, INC - Owner	14.21%	1,3	N/A	LOCUST GROVE, INC 100.0%
JEFFERY L. SMITH HAZARD, KY USA	Not Applicable	DIRECTOR PRESIDENT & CEO	PRESIDENT & CEO - DIRECTOR PEOPLES BANK & TRUST COMPANY	N/A	0.39%		N/A	N/A
MARTIN B. SNOWDEN IRVINE, KY USA	BANKER	DIRECTOR	DIRECTOR PEOPLES BANK & TRUST COMPANY	DIRECTOR (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) DIRECTOR (JOHN R. TURNER Snowden Family, LLC - Member Toll Bridge Cabins, LLC - Member	1.96%		N/A	Snowden Family, LLC 33% Toll Bridge Cabins, LLC 33%
MICHAEL DAVID PRATER	ENTREPRENEUR	DIRECTOR	DIRECTOR	EKFG, LLC - Member	10.62%	4	N/A	EKFG, LLC 100%

ATTACHMENT: (3)

HAZARD BANCORP
STOCK/HOLDERS
as of DECEMBER 31, 2023

(1)	(2)	(3)a	(3)b	(3)c	(4)a	(4)b	(4)c
STOCK/HOLDER - NAME CITY, STATE, COUNTRY	PRINCIPAL OCCUPATION if other than with HOLDING COMPANY	TITLE & POSITION with HOLDING COMPANY	TITLE & POSITION with SUBSIDIARIES (include names of subsidiaries)	TITLE & POSITION with OTHER BUSINESSES (include names of other businesses)	PERCENTAGE of VOTING SECURITIES in HOLDING COMPANY	PERCENTAGE of VOTING SECURITIES in SUBSIDIARIES (include name of SUBSIDIARIES	LIST NAME of other COMPANIES (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
LEXINGTON, KY USA			PEOPLES BANK & TRUST COMPANY	Counselor Capital, LLC - Member Bluegrass Capital, LLC - Member Independent Capital, LLC - Member Mid South Management, LLC - Member Independent Capital Holdings, LLC - Member Lien Management 360, LLC - Member IA Capital, LLC - Member Title Services, LLC - Member			Counselor Capital, LLC 100% Bluegrass Capital, LLC 100% Independent Capital, LLC 100% Mid South Management, LLC 100% Independent Capital Holdings, LLC 100% Lien Management 360, LLC 100% IA Capital, LLC 100% Title Services, LLC 100%

Footnotes:

1. Akemon & Clemons Family own 37.71% of the common stock of Hazard Bancorp.
2. Akemon owns 8.83% of the common stock of Hazard Bancorp. She is Trustee on an additional 4.26% "Daughters Trusts".
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4. Michael David Prater owns 10.62% of the common stock of Hazard Bancorp.