

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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, Lewis H. Warrix
 Name of the Holding Company Director and Official
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.

[Signature]
 Signature of Holding Company Director and Official

Date of Signature 10-2-19

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. _____

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

December 31, 2018
 Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
John R. Turner Holding Company
 Legal Title of Holding Company

720 Kentucky Hwy 15 South P.O. Box 770
 (Mailing Address of the Holding Company) Street / P.O. Box
Jackson KY 41339
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed: Diane Dunahoo Executive VP
 Name Title

606-666-6782
 Area Code / Phone Number / Extension

606-666-6774
 Area Code / FAX Number

DDunahoo@citizensbankjackson.com
 E-mail Address

Bank Website: www.citizensbankjackson.com
 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 ...

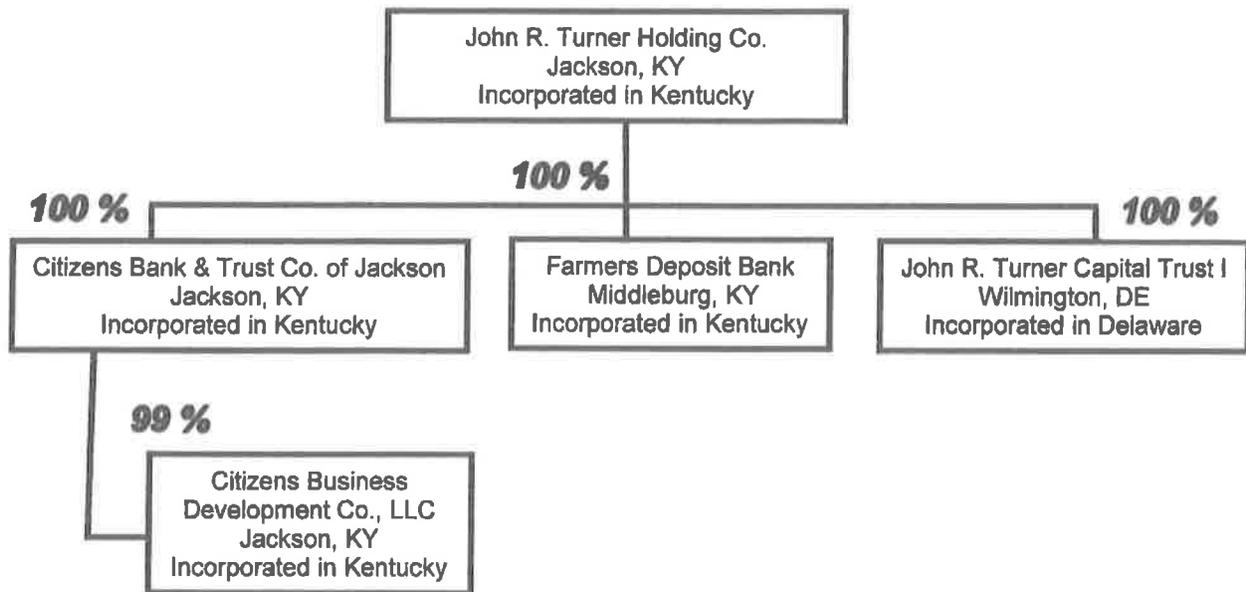
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6
John R. Turner Holding Company
Jackson, Kentucky
Fiscal Year Ending December 31, 2018

Report Item

1. a. The BHC is not required to prepare form 10K with the SEC. The BHC does not prepare an annual report for its shareholders.

2. a. Organizational Chart



2. a. Domestic Branch Listing
Submitted via email

*LEI is N/A unless noted

Results: A list of branches for your holding company: JOHN R TURNER HOLDING COMPANY (2753869) of JACKSON, KY.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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	12/31/2018	Full Service (Head Office)	765318	CITIZENS BANK & TRUST CO. OF JACKSON	720 HWY. 15 SOUTH	JACKSON	KY	41339	BREATHITT	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST CO. OF JACKSON	765318	
OK	12/31/2018	Full Service	4731245	CITIZENS BANK & TRUST CO. BEATTYVILLE BRANCH	224 MAIN STREET	BEATTYVILLE	KY	41311	LEE	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST CO. OF JACKSON	765318	
OK	12/31/2018	Full Service	212719	1138 MAIN STREET BRANCH	1138 MAIN STREET	JACKSON	KY	41339	BREATHITT	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST CO. OF JACKSON	765318	
OK	12/31/2018	Full Service (Head Office)	449841	FARMERS DEPOSIT BANK	2959 SHORTTOWN ROAD	MIDDLEBURG	KY	42541	CASEY	UNITED STATES	Not Required	Not Required	FARMERS DEPOSIT BANK	449841	
OK	12/31/2018	Full Service	2526027	LIBERTY BRANCH	775 NORTH WALLACE WILKINSON BOULEVARD	LIBERTY	KY	42539	CASEY	UNITED STATES	Not Required	Not Required	FARMERS DEPOSIT BANK	449841	

Form FR Y-6
John. R. Turner Holding Company
Jackson, Kentucky
December 31, 2018

Report Item 3: Securities Holders

Current shareholders with ownership, control or holdings of 5% or more with the power to vote as of December 31, 2018

(1)(a)	(1)(b)	(1)(c)		
Name City, State, Country	Country of Citizenship or Incorporation	Number of Each Class of Voting Securities	Class	Percentage of Each Class of Voting Securities
Edward L Clemons Family:				
The Bank Stock ESBT under the Edward L. Clemons Revocable Trust UTA 12-23-98, Hazard, Kentucky, USA	USA	83.59	Common	8.68%
Julie Rose Akemon, Hazard, Kentucky, USA	USA	204.32	Common	21.23%
Jade M. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon – TTEE, Hazard, KY, USA	USA	112.42	Common	11.68%
Rose F. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon – TTEE, Hazard, KY, USA	USA	112.42	Common	11.68%
Kemberly Kaye Clemons, Hazard, KY, USA	USA	112.42	Common	11.68%
Earl Dean Clemons, Bonnyman, KY, USA	USA	37.47	Common	3.89%
David Kent Clemons, Hazard, KY, USA	USA	37.47	Common	3.89%
Eva Clemons Dmitrieva, Wien, Austria	USA	37.47	Common	3.89%
Eva Clemons Dmitrieva Bank QSST UTA Edward L. Clemons Earl Dean Clemons – TTEE, Bonnyman, KY, USA	USA	74.95	Common	7.79%
TOTAL – Edward L Clemons Family		812.53		84.42%
Leon L. Hollon, Hazard, KY, USA	USA	50	Common	5.19%
Lewis Henry Warrix, Jackson, KY, USA	USA	50	Common	5.19%
Sue Clair, Jackson, KY, USA	USA	50	Common	5.19%
Total Shares Outstanding as of 12-31-2018		962.53		100.00%

2 (a)(b)(c)

See following page.

Form FR Y-6
John. R. Turner Holding Company
Jackson, Kentucky
December 31, 2018

Report Item 3: Securities Holders

2(a)(b)(c)

Shareholders with ownership, control or holdings of 5% or more during the year:

(2)(a)	(2)(b)	(2)(c)		
Name City, State, Country	Country of Citizenship or Incorporation	Number of Each Class of Voting Securities	Class	Percentage of Each Class of Voting Securities

Edward L. Clemons Family:

Estate of Edward L. Clemons, Hazard, Kentucky, USA	USA	83.59	Common	8.68%
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Form FR Y-6
John. R. Turner Holding Company
Jackson, Kentucky
December 31, 2018

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, and State/Country	Principal Occupation if other than with BHC	Title & Position with BHC	Title & Position with Subsidiaries (Including Names of Subsidiaries)	Title & Position with other Business (Including Names of Business)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies (including partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held.)
The Bank Stock ESST under the Edward L. Clemons Revocable Trust UTA 12-23-98, Hazard, KY USA	N/A	N/A	N/A	N/A	8.68%	None	N/A
Julie Rose Akemon Hazard, Kentucky USA	Banker	Director	Director: Citizens Bank & Trust Co. of Jackson, KY	Chairman & President Hazard Bancorp, Inc. Asst. Trust Officer/Chairman of the Board Peoples Bank & Trust Co. of Hazard Co-Executor: Edward L. Clemons Estate Owner: Locust Grove, Inc.	21.23%	None	Locust Grove, Inc. – 100%
Jade M. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon, TTEE Hazard, Kentucky USA	Student	N/A	N/A	N/A	11.68%	None	N/A
Rose F. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon, TTEE Hazard, Kentucky USA	Student	N/A	N/A	N/A	11.68%	None	N/A
Kemberly Kaye Clemons Hazard, Kentucky USA	Restaurateur	N/A	N/A	N/A	11.68%	None	N/A
Earl Dean Clemons Hazard, Kentucky USA	Coal Miner	Director	N/A	Co-Executor: Edward L. Clemons Estate Owner: Clemons Brothers Development, LLC	3.89%	None	Clemons Brothers Development, LLC – 50%
David Kent Clemons Hazard, Kentucky USA	Coal Miner	N/A	N/A	Owner: Clemons Brothers Development, LLC	3.89%	None	Clemons Brothers Development, LLC – 50%
Eva Clemons Dmitrieva Wien, Austria	Opera Singer	N/A	N/A	N/A	3.89%	None	N/A
Eva Clemons Dmitrieva Bank QSST UTA Edward L. Clemons Earl Dean Clemons, TTEE Bonnyman, Kentucky USA	Opera Singer	N/A	N/A	N/A	7.79%	None	N/A
Sue Clair Hazard, Kentucky USA	Banker	Director	N/A	Owner: Sonia Sue Clair, DBA Office Management E-Z Stor S. Clair Enterprises	5.19%	None	Sonia Sue Clair, DBA Office Management – 100% E-Z Stor – 100% S. Clair Enterprises – 100%
Lewis Henry Warrb Hazard, Kentucky USA	Banker	Director & President	Chairman: Citizens Bank & Trust Co. of Jackson, KY Director: Farmers Deposit Bank, Middleburg, KY	Owner: Jiffy Mart	5.19%	None	Jiffy Mart – 25%
Leon Hollon Hazard, Kentucky USA	Banker	Director	Director: Citizens Bank & Trust Co. of Jackson, KY Director: Farmers Deposit Bank, Middleburg, KY	Director: Hazard Bancorp Director: Peoples Bank & Trust Co. of Hazard Co-Executor: Edward L. Clemons Estate Owner: Hollon & Collins Attorneys at Law Holco Realty	5.19%	None	Hollon & Collins Attorneys at Law – 27% Holco Realty – 75%
Marty Snowden	Banker	Secretary/ Treasurer	President & Director: Citizens Bank & Trust Co. Of Jackson	N/A	N/A	N/A	N/A
Jonathan Wilkerson	Banker	N/A	President & Director Farmers Deposit Bank Middleburg, KY	Member: Wilkerson Holdings, LLC	N/A	N/A	Wilkerson Holdings, LLC – 100%