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. §§ 3108(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 609 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.

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, THOMAS N. RICHARDS
Name of the Holding Company Director and Official
SECRETARY
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 the individual.

Signature of Holding Company Director and Official
03/21/2020
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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019
Month / Day / Year
NONE
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporter's Name, Street, and Mailing Address

BATH COUNTY BANKING COMPANY
Legal Title of Holding Company
49 MAIN STREET
(Mailing Address of the Holding Company) Street / P.O. Box
OWINGSVILLE KY 40360
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
JOHN M. SPEARS CPA
Name Title
606-329-1811
Area Code / Phone Number / Extension
606-329-0590
Area Code / FAX Number
JSPEARS@KGSGCPA.COM
E-mail Address

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.

FR 1/0
OMB Number 7100-0297
Approval expires November 30, 2022
Page 1 of 2

12/2019
FORM FR Y-6
BATH COUNTY BANKING COMPANY
OWINGSVILLE, KENTUCKY
FISCAL YEAR ENDING DECEMBER 31, 2019

REPORT ITEM

1: N/A - See Front Page
2: Organizational Chart

LEI is N/A unless noted

BATH COUNTY BANKING COMPANY
OWINGSVILLE, KENTUCKY
INCORPORATED IN KENTUCKY

100%

OWINGSVILLE BANKING COMPANY
OWINGSVILLE, KENTUCKY
INCORPORATED IN KENTUCKY
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**
- **Add**: If the branch information is correct, enter 'Add' in the Data Action column.
- **Close**: If the branch information is incorrect or incomplete, review the data, enter 'Close' in the Data Action column and the date when this information first became valid in the Effective Date column.
- **Delete**: If a branch listed was sold or closed, enter 'Delete' in the Data Action column.
- **Open**: If a branch listed was ever owned by this depository institution, enter 'Open' 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 publishing 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 emailing this to your FRB contact, put your institution name, city and state in the subject line of the email.

**Note**
To satisfy the FR 420 reporting requirements, you must also submit FR 420 domestic branch schedules for each branch with a data action of change, close, delete, or add.

The FR 420 report may be submitted in a hardcopy format or via the FR 420 Online application - https://www.frb.exam.frb.gov/

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID # ID#(0)</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC Unique Number</th>
<th>Office Number</th>
<th>Report Office</th>
<th>Report Office to whom?</th>
<th>Community</th>
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</thead>
<tbody>
<tr>
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<td>Full Service</td>
<td>012345678</td>
<td>355 MILLER</td>
<td>55 MILLER</td>
<td>100 MAIN STREET</td>
<td>OWINGSVILLE</td>
<td>KY</td>
<td>40160</td>
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<td>UNITED STATES</td>
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<td>Not Required</td>
<td>Not Required</td>
<td>0924010</td>
<td>OWINGSVILLE BANKING COMPANY</td>
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<tr>
<td>US</td>
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<td>789012345</td>
<td>SALT LICK BRANCH</td>
<td>21 MAIN STREET</td>
<td>SALT LICK</td>
<td>KY</td>
<td>40973</td>
<td>SALT LICK</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>Not Required</td>
<td>0924010</td>
<td>OWINGSVILLE BANKING COMPANY</td>
<td>0924010</td>
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</tbody>
</table>
FORM FR Y-6  
December 31, 2019

Report Item 3: Securities Holders  
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/17

| (1)(a)  |
| Name & Address (City, State, Country) |
| J. Morrow Richards Lexington, KY |
| (1)(b) |
| Country of Citizenship or Incorporation |
| USA |
| (1)(c) |
| Number and Percentage of Each Class of Voting Securities |
| 844 - 78.56% (Common stock includes 169 shares owned by Ella L. Richards Residuary Trust, J. Morrow Richards holds voting power in his position as Trustee of the trust) |

| (2)(a) |
| Name & Address (City, State, Country) |
| N/A |
| (2)(b) |
| Country of Citizenship or Incorporation |
| N/A |
| (2)(c) |
| Number and Percentage of Each Class of Voting Securities |
| N/A |

Shareholders 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 the fiscal year ending 12/31/17

| (2)(a) |
| Name & Address (City, State, Country) |
| Owingsville Cemetery Company Owingsville, KY |
| (2)(b) |
| Country of Citizenship or Incorporation |
| USA |
| (2)(c) |
| Number and Percentage of Each Class of Voting Securities |
| 67 - 6.249% Common Stock |
Report Item 4: Insiders
(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Names &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation if Other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Morrow Richards</td>
<td>N/A</td>
<td>Chairman, President &amp; Director (Owingsville Banking Company)</td>
<td>Chairman &amp; Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>78.56%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Michael Q. Shields</td>
<td>N/A</td>
<td>Vice President &amp; Director</td>
<td>Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>.1%</td>
<td>N/A</td>
<td>N/A</td>
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<td>Mt. Sterling, KY</td>
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<td></td>
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<td></td>
<td></td>
<td>N/A</td>
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<tr>
<td>Earl Rogers, Jr.</td>
<td>Farmer</td>
<td>Director</td>
<td>Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Owingsville, KY</td>
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<td></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Thomas N. Richards</td>
<td>N/A</td>
<td>Secretary</td>
<td>Executive Vice-President, CEO &amp; Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>