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 3106(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.

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, Robert M. Duncan

Name of the Holding Company Director and Official

Chairman, President, and 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.

Signed of Holding Company Director and Official

3-23-20

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

RSSID ID

C.I.

Is confidential treatment requested for any portion of this report submission? ☐ No ☑ Yes

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."

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

December 31, 2019

Month / Day / Year

N/A

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

Community Holding Company

Legal Title of Holding Company

P.O. Box 385

Inez, KY 41224

State

41 West Main Street, Inez, KY 41224

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert M. Duncan

President and CEO

Name

606-298-3511

Area Code / Phone Number / Extension

Area Code / FAX Number

mduncan@inezdepositbank.com

E-mail Address

www.inezdepositbank.com

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.59 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
COMMUNITY HOLDING COMPANY

Item 1. See the enclosed copy of the 12/31/2019 Community Holding Company Audit Report.

Item 2a.

COMMUNITY HOLDING COMPANY
Inez, KY

No LEI Assigned

Inez Deposit Bank (100%)
Inez, KY

STATE OF INCORPORATION
KENTUCKY

Item 2b. See attached listing.

Item 3. See attached listing.

Item 4. See attached listing.
Results: A list of branches for your holding company: COMMUNITY HOLDING COMPANY (1071678) of INEZ, KY.
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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, and 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 an electronic format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNNUMBER, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</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 UNNUMBER</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
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<tbody>
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<td>1003817</td>
<td>INEZ DEPOSIT BANK</td>
<td>61 W MAIN STREET</td>
<td>INEZ</td>
<td>KY</td>
<td>41224</td>
<td>MARTIN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td></td>
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<tr>
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<td>COMMERCİE DRIVE</td>
<td>54 COMMERCİE DRIVE</td>
<td>LOUISA</td>
<td>KY</td>
<td>412230</td>
<td>LAWRENCE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td></td>
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<td>1017210</td>
<td>LOUISA BRANCH</td>
<td>200 EAST MAIN STREET</td>
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<td>KY</td>
<td>412236</td>
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<td>OK</td>
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<td>6138218</td>
<td>WARFIELD BRANCH</td>
<td>71 RIVERFRONT ROAD</td>
<td>WARFIELD</td>
<td>KY</td>
<td>41267</td>
<td>MARTIN</td>
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### COMMUNITY HOLDING COMPANY

#### REPORT ITEM 3: SHAREHOLDERS

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME AND ADDRESS</td>
<td>COUNTRY OF CITIZENSHIP</td>
<td>NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES</td>
</tr>
<tr>
<td>Joanne K. Duncan Inez, KY</td>
<td>USA</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>*</td>
<td>772</td>
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<tr>
<td></td>
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<tr>
<td>Robert M. Duncan Inez, KY</td>
<td>USA</td>
<td>446</td>
</tr>
<tr>
<td></td>
<td>*</td>
<td>772</td>
</tr>
<tr>
<td></td>
<td>**</td>
<td>4</td>
</tr>
<tr>
<td>Robert M. Duncan, Jr. Lexington, KY</td>
<td>USA</td>
<td>218</td>
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<td>Karen Rogers Winston Salem, NC</td>
<td>USA</td>
<td>169</td>
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<td>Beth W. Manning Norfolk, VA</td>
<td>USA</td>
<td>169</td>
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<tr>
<td>Nanci W. Simpson Lexington, KY</td>
<td>USA</td>
<td>160</td>
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</table>

* Joanne K. and Robert M. Duncan own 772 shares jointly of common stock.
** Joanne K. and Robert M. Duncan, Trustee own 4 shares.

### (2)(a) (2)(b) (2)(c)

<table>
<thead>
<tr>
<th>NAME AND ADDRESS</th>
<th>COUNTRY OF CITIZENSHIP</th>
<th>NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES</th>
</tr>
</thead>
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<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Name and Address</td>
<td>Principal Occupation If Other Than With Bank Holding Company</td>
<td>Title and Position With Bank Holding Company</td>
</tr>
<tr>
<td>-------------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Joanne K. Duncan</td>
<td>N/A</td>
<td>President &amp; Director</td>
</tr>
<tr>
<td>Inez, KY USA</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert M. Duncan</td>
<td>N/A</td>
<td>Chairman &amp; CEO Director</td>
</tr>
<tr>
<td>Inez, KY USA</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td>Valerie A. Duncan</td>
<td>N/A</td>
<td>Director</td>
</tr>
<tr>
<td>Lexington, KY USA</td>
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<td></td>
</tr>
<tr>
<td>Lafe S. Hinkle II</td>
<td>N/A</td>
<td>Director</td>
</tr>
<tr>
<td>Louisa, KY USA</td>
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<td></td>
</tr>
<tr>
<td>Jo Ann Roberts</td>
<td>N/A</td>
<td>Secretary</td>
</tr>
<tr>
<td>Louisa, KY USA</td>
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<td></td>
</tr>
<tr>
<td>Karen Rogers</td>
<td>N/A</td>
<td>Director</td>
</tr>
<tr>
<td>Winston Salem, NC</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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