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, 156, 312, 616, and 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850c(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. Marty Snowden
Name of the Holding Company Director and Officer
President
Title of the Holding Company Director and Officer
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 291, that the Reporter and individual consent to public release of all details of the report concerning that individual.

Signature of Holding Company Director and Officer
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

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

Dunahoo@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? ☐ = 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."

Public reporting burden for this Information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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 (7100-0291), Washington, DC 20503.
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

John R. Turner Holding Co.
Jackson, KY
Incorporated in Kentucky

100%

Citizens Bank & Trust Co. of Jackson
Jackson, KY
Incorporated in Kentucky

100%

Farmers Deposit Bank
Middleburg, KY
Incorporated in Kentucky

100%

John R. Turner Capital Trust I
Wilmington, DE
Incorporated in Delaware

100%

J R Turner Corporation
Jackson, KY
Incorporated in Kentucky

99%
General Partner or Managing Member

Citizens Business Development Co., LLC
Jackson, KY
Incorporated in Kentucky

2. a. Domestic Branch Listing
Submitted via email

*LEI is N/A unless noted
Form FR Y-6  
John. R. Turner Holding Company  
Jackson, Kentucky  
December 31, 2019

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, 2019

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Edward L Clemons Family:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Bank Stock ESST under the Edward L. Clemons Revocable Trust UTA 12-23-98, Hazard, Kentucky, USA</td>
<td>USA</td>
<td>83.59</td>
</tr>
<tr>
<td>Julie Rose Akenon, Hazard, Kentucky, USA</td>
<td>USA</td>
<td>204.32</td>
</tr>
<tr>
<td>Jade M. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akenon – TTEE, Hazard, KY, USA</td>
<td>USA</td>
<td>112.42</td>
</tr>
<tr>
<td>Rose F. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akenon – TTEE, Hazard, KY, USA</td>
<td>USA</td>
<td>112.42</td>
</tr>
<tr>
<td>Kamberly Kaye Clemons, Hazard, KY, USA</td>
<td>USA</td>
<td>112.42</td>
</tr>
<tr>
<td>Earl Dean Clemons, Bonnyman, KY, USA</td>
<td>USA</td>
<td>37.47</td>
</tr>
<tr>
<td>David Kent Clemons, Hazard, KY, USA</td>
<td>USA</td>
<td>37.47</td>
</tr>
<tr>
<td>Eva Clemons Dimitrieva, Wien, Austria</td>
<td>USA</td>
<td>37.47</td>
</tr>
<tr>
<td>Eva Clemons Dimitrieva Bank QSST UTA Edward L. Clemons Earl Dean Clemons – TTEE, Bonnyman, KY, USA</td>
<td>USA</td>
<td>74.95</td>
</tr>
<tr>
<td><strong>TOTAL – Edward L Clemons Family</strong></td>
<td></td>
<td><strong>812.53</strong></td>
</tr>
<tr>
<td>Leon L. Hollon, Hazard, KY, USA</td>
<td>USA</td>
<td>50</td>
</tr>
<tr>
<td>Lewis Henry Warrick, Jackson, KY, USA</td>
<td>USA</td>
<td>50</td>
</tr>
<tr>
<td>Sue Clair, Jackson, KY, USA</td>
<td>USA</td>
<td>50</td>
</tr>
<tr>
<td><strong>Total Shares Outstanding as of 12-31-2019</strong></td>
<td></td>
<td><strong>962.53</strong></td>
</tr>
</tbody>
</table>

2 (a)(b)(c)

See following page.
Report Item 3: Securities Holders

2(a)(b)(c)
Shareholders with ownership, control or holdings of 5% or more during the year:

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country of Citizenship or incorporation</td>
<td>Number of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Estate of Edward L. Clemons, Hazard, Kentucky, USA</td>
<td>USA</td>
<td>83.59</td>
</tr>
</tbody>
</table>

Edward L. Clemons Family:
## Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)(A)</th>
<th>(3)(B)</th>
<th>(3)(C)</th>
<th>(4)(A)</th>
<th>(4)(B)</th>
<th>(5)(A)</th>
<th>(5)(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, and State/Country</td>
<td>Principal Occupation if other than with BHC</td>
<td>Title &amp; Position with BHC</td>
<td>Title &amp; Position with subsidiaries (including names of subsidiaries)</td>
<td>Title &amp; Position with other business (including names of businesses)</td>
<td>Percentage of voting shares in bank holding company</td>
<td>Percentage of voting shares in subsidiaries</td>
<td>Last names of other companies (including partnerships) if 20% or more of voting securities are held</td>
<td>Last names of companies and percentage of voting securities held.</td>
</tr>
</tbody>
</table>

| The Bank Stock (EQST) under the Edward L. Clemens Revocable Trust UTA 12-23-48, Hazard, KY | USA | N/A | N/A | N/A | N/A | 8.68% | None | N/A |
| Julie Ann Clemens | Hazard, Kentucky | USA | Banker | Director | Citolini Bank & Trust Co. of Jackson, KY | Chairman & President | Edward L. Clemens Estate | None | Locust Grove, Inc. - 13.6% |
| Rod E. Clemens Bank (EQST) UTA Edward L. Clemens | Hazard, Kentucky | USA | Student | N/A | N/A | N/A | 11.58% | None | N/A |
| Robert K. Clemens | Hazard, Kentucky | USA | Restaurateur | N/A | N/A | N/A | 11.58% | None | N/A |
| Earl Dean Clemens | Hazard, Kentucky | USA | Coal Miner | N/A | N/A | Co-Executor | Edward L. Clemens Estate | 3.89% | None | Clemens Brothers Development, LLC - 50% |
| David Kent Clemens | Hazard, Kentucky | USA | Coal Miner | N/A | N/A | Owner | Clemens Brothers Development, LLC | 3.89% | None | Clemens Brothers Development, LLC - 50% |
| Eve Clemens Ott | Wien, Austria | Opera Singer | N/A | N/A | N/A | N/A | 3.89% | None | N/A |
| Eve Clemens Ott | Wien, Austria | Opera Singer | N/A | N/A | N/A | N/A | 3.89% | None | N/A |
| Sue Clair | Hazard, Kentucky | USA | Banker | Director | N/A | Owner | Sony Sue Clair, DBA Office Management & EZ Soup, S. Clair Enterprises | 5.16% | None | Sony Sue Clair, DBA Office Management - 100% | 10.3% E-Z Soup | 10.3% S. Clair Enterprises - 100% |
| Lewis Henry Warm | Hazard, Kentucky | USA | Banker | N/A | Chairman | Citolini Bank & Trust Co. of Jackson, KY | Jiffy Mart | 5.16% | None | Jiffy Mart - 25% |
| Leon Holten | Hazard, Kentucky | USA | Banker | Director | Citolini Bank & Trust Co. of Jackson, KY | Director | Peoples Bank & Trust Co. of Hazard | 5.16% | None | Peoples Bank & Trust Co. of Hazard - 51% | 5.16% E-Z Soup | 5.16% S. Clair Enterprises - 100% |
| Marcy McCord | Liberty, Kentucky | USA | Banker | Director & President | Citolini Bank & Trust Co. of Jackson, KY | Director | Helfen & Collins, Attorneys at Law | None | None | Helfen & Collins, Attorneys at Law - 21% | 27% Helfen Realty - 27% |
| Jonathan Williamson | Liberty, Kentucky | USA | Banker | N/A | President | Farmers Deposit Bank, Middlesboro, KY | Member | Winkelman Holdings, LLC | N/A | N/A | Winkelman Holdings, LLC - 100% |

*Note: The percentages and ownership details are subject to change and should be verified directly from the latest filings.*
### Data Entry and Verification Steps

1. In the **Data Action** column of each 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.

**Delete**: If a branch listed was sold or closed, enter 'Delete' in the **Data Action** column and the date on closure date in the **Effective Date** 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.

#### Submittal Procedures

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 Schedule 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](https://y10online.federalreserve.gov).

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

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>RSSD</th>
<th>Popular Name</th>
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<th>Key City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Mobility</th>
<th>FDIC UNINUM</th>
<th>Office Number</th>
<th>RSSD</th>
<th>Branch Office</th>
<th>Head Office</th>
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<th>RSSD</th>
<th>Comments</th>
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<tbody>
<tr>
<td>NC</td>
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<td>Full Service</td>
<td>765318</td>
<td></td>
<td>JOHN TURNER HOLDING COMPANY (2753869)</td>
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<tr>
<td>NC</td>
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<tr>
<td>NC</td>
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