

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, **M.B. DENHAM, JR.**

Name of the Holding Company Director and Official

TREASURER

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.

M. B. Denham, Jr., Treasurer and Director

Signature of Holding Company Director and Official

03/22/2021

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, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

FIRST BANK OF KENTUCKY CORPORATION

Legal Title of Holding Company

P.O. BOX 40

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

MAYSVILLE KY 41056

City State Zip Code

20 WEST SECOND ST., MAYSVILLE, KY 41056

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

SCOTT A. SMITH ASSISTANT TREASURER

Name Title

606-564-4001

Area Code / Phone Number / Extension

606-564-5443

Area Code / FAX Number

ssmith@bankofmaysville.com

E-mail Address

N/A

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."

**FRY-6
REPORT ITEM 1**

ANNUAL REPORTS TO SHAREHOLDERS

The bank holding company prepares an annual report for its securities holders. One copy is enclosed.

Results: A list of branches for your depository institution: BANK OF MAYSVILLE (ID_RSSD: 782016).
 This depository institution is held by FIRST BANK OF KENTUCKY CORPORATION (1071575) of MAYSVILLE, KY.
 The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

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		Full Service (Head Office)	782016	BANK OF MAYSVILLE	20 W 2ND ST	MAYSVILLE	KY	41056	MASON	UNITED STATES	Not Required	Not Required	BANK OF MAYSVILLE	782016	
OK		Full Service	3943135	AA BRANCH	253 WAL-MART WAY	MAYSVILLE	KY	41056	MASON	UNITED STATES	Not Required	Not Required	BANK OF MAYSVILLE	782016	
OK		Full Service	960216	DRIVE IN BRANCH	12 WEST THIRD STREET	MAYSVILLE	KY	41056	MASON	UNITED STATES	Not Required	Not Required	BANK OF MAYSVILLE	782016	

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REPORT ITEM 2a

ORGANIZATIONAL CHART

**FIRST BANK OF KENTUCKY
CORPORATION**



100% Ownership

BANK OF MAYSVILLE

LEI is N/A unless noted

**Both companies are incorporated in the state of
Kentucky and located in Maysville, Kentucky**

**FRY-6
ITEM 3**

SHAREHOLDERS

<u>NAME (1)(a)</u>	<u>(1)(b)</u>	<u>SHARES (1)(c)</u>		<u>Type</u>
		<u>#</u>	<u>%</u>	
JAMES A. FINCH* MAYSVILLE, KY	USA	11,880	14.50%	Common Stock
BARBARA FINCH BROTHERS* MAYSVILLE, KY	USA	11,150	13.61%	Common Stock
BANK OF MAYSVILLE TRUST DEPARTMENT MAYSVILLE, KY	USA	8,460	10.32%	Common Stock
*FINCH FAMILY (TOTAL)	USA	23,030	28.11%	Common Stock

**3(2)
N/A**

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Item 4
INSIDERS

<u>NAME (1)</u>	<u>PRINCIPAL OCCUPATION OTHER THAN WITH H/C OR SUBSIDIARY (2)</u>	<u>POSITION IN HOLDING CO. (3)(a)</u>	<u>TITLE & POSIOTION IN SUBSIDIARY (3)(b)</u>	<u>POSITION IN OTHER COMPANIES (3c)</u>	<u>NO. OF SHARES AND PERCENTAGE HOLDING CO. (4)(a)</u>	<u>NO. OF SHARES AND PERCENTAGE SUBSIDIARY (4)(b)</u>	<u>OTHER COMPANIES 25% OR MORE(4)(C)</u>
JAMES A. FINCH MAYSVILLE, KY USA	BUSINESSMAN	PRESIDENT CHAIRMAN FIRST BANK OF KY	PRESIDENT CHAIRMAN BANK OF MAYSVILLE	PRESIDENT STANDARD TOB. CO. PRESIDENT HOME WAREHOUSE	FIRST BANK OF KY 11,880SHRS. (14.50%)	N/A	STANDARD TOB. CO. 90% FINCH FARM 50% F & T PROPERTIES 50%
M. B. DENHAM, JR. MAYSVILLE, KY USA	N/A	DIRECTOR, TREASURER FIRST BANK OF KY	DIRECTOR, EVP-CASHIER BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 951 SHRS. (1.16%)	N/A	N/A
THOMAS R. CLARKE MAYSVILLE, KY USA	RETIRED LICENSED INSURANCE AGENT	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 545 SHRS. (.67%)	N/A	4C FARMS 25% CLARKE BROTHERS RENTALS 25%
JOHN G. MCDOWELL MAYSVILLE, KY USA	DENTIST	VICE CHAIRMAN FIRST BANK OF KY	VICE CHAIRMAN BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 400 SHRS. (.49%)	N/A	N/A
FRED D. TONCRAY MAYSVILLE, KY USA	PHARMACIST	DIRECTOR, SECRETARY FIRST BANK OF KY	DIRECTOR, VP BANK OF MAYSVILLE	PRESIDENT MEDICAL ARTS PHARMACY OF MAYSVILLE, INC.	FIRST BANK OF KY 350 SHRS. (.43%)	N/A	MEDICAL ARTS PHARMACY OF MAYSVILLE, INC. 100%
DAVID W. CARTMELL MAYSVILLE, KY USA	WAREHOUSEMAN FARMER	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE		FIRST BANK OF KY 1924 SHRS. (2.35%)	N/A	N/A
CHARLES A. CALVERT MAYSVILLE, KY USA	RETIRED INSURANCE AGENT	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 462 SHRS. (.56%)	N/A	N/A
JOHN M. WALTON, JR. MAYSVILLE, KY USA	FARMER WAREHOUSEMAN	DIRECTOR FIRST BANK OF KY	DIRECTOR, VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 1750 SHRS. (2.14%)	N/A	HILLCREST, LLC 25% WALTON & WALTON FARMS 50%
MICHAEL C. GLASS MAYSVILLE, KY USA	VETERINARIAN	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	PRESIDENT TOWN & COUNTRY VET. CLINIC INC.	FIRST BANK OF KY 100 SHRS. (.12%)	N/A	GLASS & BIDDLE PSC 51% GLASS & CONWAY LLC 50%
JULIE FINCH CORLIS MAYSVILLE, KY USA	CUSTOMER SERVICE REPRESENTATIVE	DIRECTOR FIRST BANK OF KY	DIRECTOR BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 10 SHRS. (0.01%)	N/A	N/A
BARBARA FINCH BROTHERS MAYSVILLE, KY USA	RETIRED BUSINESSPERSON	PRINCIPAL SHAREHOLDER FIRST BANK OF KY	N/A	VICE PRESIDENT STANDARD TOB. CO. VICE PRESIDENT HOME WAREHOUSE	FIRST BANK OF KY 11,150 SHRS. (13.61%)	N/A	FINCH FARM 50% HOME WAREHOUSE 90% F & T PROPERTIES 50%

EXECUTIVE OFFICERS

JOHN R. HUTCHINGS, IV MAYS LICK, KY USA	N/A	N/A	VICE PRESIDENT & TRUST OFFICER BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 40 SHRS. (.05%)	N/A	N/A
LESLIE ANNE WALTON MAYSVILLE, KY USA	N/A	ASST. SECRETARY FIRST BANK OF KY	VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 66 SHRS. (.08%)	N/A	N/A
SCOTT SMITH MAYS LICK, KY USA	N/A	ASST. TREASURER FIRST BANK OF KY	VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 39 SHRS. (.05%)	N/A	N/A
VICKY LOWE MAYSVILLE, KY USA	N/A	N/A	VICE PRESIDENT & TRUST OFFICER BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 21 SHRS. (.03%)	N/A	N/A
LANA CLARK BROOKSVILLE, KY USA	N/A	N/A	VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 16 SHRS. (.02%)	N/A	N/A
LISA LOWE MAYSVILLE, KY USA	N/A	N/A	VICE PRESIDENT BANK OF MAYSVILLE	N/A	FIRST BANK OF KY 5 SHRS. (.01%)	N/A	JLM PROPERTIES, LLC 50% OLD DUTCH, LLC 50%
DANNY WHITE MAYSVILLE, KY USA	N/A	N/A	VICE PRESIDENT & SECURITY OFFICER BANK OF MAYSVILLE	N/A	N/A	N/A	N/A