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.

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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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, Rex Greer
Name of the Holding Company Director and Official
President and Chairman
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 of Holding Company Director and Official
7/12/2021
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

None
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
First National Financial Corporation
Legal Title of Holding Company
120 Town Square
Mailing Address of the Holding Company Street / P.O. Box
Manchester KY 40962
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
William Lucas Shepherd
CEO
Name Title
606-598-6111
Area Code / Phone Number / Extension
606-598-1451
Area Code / FAX Number
shepherd@fmbmkky.com
E-mail Address
www.fmbmkky.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ______________________________

☐ Yes ☐ No

☐ Yes ☐ No

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 _______________________________

☐ Yes ☐ No

2. a letter justifying this request has been provided separately _______________________________

☐ Yes ☐ No

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 6.50 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 (7100-0297), Washington, DC 20503.
Form FR Y-6
First National Financial Corporation
120 Town Square
Manchester, Kentucky 40962
Fiscal Year Ending December 31, 2020

1. Annual Report to Shareholders – To be sent later.
2. Organization Chart – Attached
2b. Branches
3. Shareholders – See Attached
4. Insiders – See Attached
Report Item 2: Organization Chart

ORGANIZATION CHART

FIRST NATIONAL FINANCIAL CORPORATION
120 TOWN SQUARE
MANCHESTER, KY 40962
STATE OF INCORPORATION: KENTUCKY
LEI STATUS: N/A

OWNS 100 % OF

THE FIRST NATIONAL BANK OF MANCHESTER
120 TOWN SQUARE
MANCHESTER, KY 40962
STATE OF INCORPORATION: FEDERALLY CHARTERED
LEI STATUS: N/A
### Payee Information

**Name:**

**Address:**

**City:**

**State:**

**Zip:**

**Account Number:**

**Routing Number:**

**Bank:**

**City:**

**State:**

**Phone:**

**Type:**

**Account Type:**

**Balance:**

**Notes:**

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### Additional Information

- **Date:**
- **Time:**
- **Ref:**
- **Description:**
- **Credit/Debit:**
- **Amount:**
- **Type:**
- **Institution:**
- **Card:**
- **Expiration:**
- **CVV:**
- **Address:**
- **City:**
- **State:**
- **Zip:**
- **Phone:**
- **Email:**
- **Notes:**
REPORT ITEM 3: SHAREHOLDERS

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<thead>
<tr>
<th>Name</th>
<th>Country</th>
<th>Shares</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Randell/Brenda Greer</td>
<td>USA</td>
<td>1258.34</td>
<td>13.624%</td>
</tr>
<tr>
<td>London, KY /US</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rex Greer/Peggy Greer</td>
<td>USA</td>
<td>2239.66</td>
<td>24.249%</td>
</tr>
<tr>
<td>London, KY /US</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3(2) N/A
<table>
<thead>
<tr>
<th>NAME AND ADDRESS</th>
<th>PRINCIPAL OCCUPATION</th>
<th>TITLE WITH HOLDING CO.</th>
<th>TITLE WITH SUBSIDIARY</th>
<th>TITLE WITH OTHER CO.</th>
<th>Percent of Voting Shares in SUBSIDIARY</th>
<th>DIRECT OWNED MORE THAN 25%</th>
</tr>
</thead>
<tbody>
<tr>
<td>MICHAEL D BAKER</td>
<td>COUNTY CLERK</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>None</td>
<td>0.108%</td>
<td>NONE</td>
</tr>
<tr>
<td>MANCHESTER, KY/US</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>JAMES DOBSON</td>
<td>RETIRED DIRECTOR</td>
<td>DIRECTOR</td>
<td>Dobson Investment Properties-Member</td>
<td>0.108%</td>
<td>None</td>
<td>DOBSON INVESTMENT PROPERTIES LLC 100%</td>
</tr>
<tr>
<td>MANCHESTER, KY/US</td>
<td>SECRETARY/SECRETARY</td>
<td>FNB Manchester</td>
<td>Clay Foods, Inc. - President</td>
<td>33.33%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHARLES GOINS</td>
<td>RETIRED DIRECTOR</td>
<td>DIRECTOR</td>
<td>GOINS RENTAL LLC - Member</td>
<td>2.165%</td>
<td>None</td>
<td>Goins Rental LLC 33.33%</td>
</tr>
<tr>
<td>MANCHESTER, KY/US</td>
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<tr>
<td>Jacob Greer</td>
<td>Employee DIRECTOR</td>
<td>DIRECTOR</td>
<td></td>
<td>2.220%</td>
<td>None</td>
<td></td>
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<tr>
<td>Corbin, KY/US</td>
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</tr>
<tr>
<td>REX Greer/Peggy Greer</td>
<td>Employee DIRECTOR</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>24.249%</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>EORONTE, KY/US</td>
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</tr>
<tr>
<td>DON RUSSELL ROBERTS</td>
<td>ENGINEER DIRECTOR</td>
<td>DIRECTOR</td>
<td>President &amp; Director - Liberty Worship Center Inc</td>
<td>1.743%</td>
<td>None</td>
<td>Logos Engineering 100%</td>
</tr>
<tr>
<td>MANCHESTER, KY/US</td>
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</tr>
<tr>
<td>Ranceelle Greer/Brenda Greer</td>
<td>RETIRED NONE</td>
<td>NONE</td>
<td>NONE</td>
<td>0.393%</td>
<td>NONE</td>
<td>Clay Group 50%</td>
</tr>
<tr>
<td>LONDON, KY/US</td>
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</tr>
<tr>
<td>LUCAS SHEPHERD</td>
<td>EMPLOYER DIRECTOR</td>
<td>CEQ</td>
<td>NONE</td>
<td>0.108%</td>
<td>NONE</td>
<td></td>
</tr>
<tr>
<td>LONDON, KY/US</td>
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