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 6(e)(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. §§ 3105(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, 619, and 806 of the Dodd-Frank Act (12 U.S.C. §§ 5301, 5305, 5412, 1850a(c)(1), and 5466(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 261, that the Reporter and individual consent to public release of all data in the report concerning that individual.

[Signature]

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.L.

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

December 31, 2020

N/A

Date/Day/Year

Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address

John R. Turner Holding Company

Legal Title of Holding Company

P.O. Box 770

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

Jackson, KY 41339

City State Zip Code

720 Hwy 165, Jackson, Ky 41339

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane Dunahoo

Executive VP

Name Title

606-866-8782

Area Code / Phone Number / Extension

606-866-8774

Area Code / FAX Number

ddunahoo@citizensbankjackson.com

E-mail Address

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

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

☐ 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 131 hours per response, with an average of 8.30 hours per response, including time to gather and maintain data in the required format and to review instructions and complete the information collection. Send comments regarding this burden estimate to any other aspect of this information collection, 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 (1100-0297), Washington, DC 20553.

12/2019
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%               100%  

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

99% Managing Member

Citizens Business Development Co., LLC  
   Jackson, KY  
   Incorporated in Kentucky - Citizens Bank & Trust Co. of Jackson 99% Managing Member

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

2. a. Domestic Branch Listing  
Submitted via email

*LEI is N/A unless noted*
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, revisit the data, enter "Change" in the Data Action column and the date when the information first became valid in the Effective Date column.
- **Close:** If the branch is listed as closed, enter "Close" in the Data Action column. If the closure date is already entered, enter the date of closure in the Effective Date column.
- **Delete:** If a branch listed was never owned by the 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 by using landscape orientation, page scaling, and/or legal sized paper.

Submission 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 a mailing list to your FRB contact, put your institution name, city and state in the subject line of this e-mail.

Note

To satisfy the FFIEC 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 FF Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application: https://www.ffieic.gov.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID / Locale</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>ROC UNICOM*</th>
<th>Office Number*</th>
<th>Chief Office</th>
<th>Head Office ID / Route*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Main Office)</td>
<td>PB &amp; TRUST CO.</td>
<td>061-3333</td>
<td>720 MAIN STREET</td>
<td>JACKSON</td>
<td>KY</td>
<td>42301</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS BANK &amp; TRUST CO. OF JACKSON</td>
<td>OK</td>
<td>7600050</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>CITIZENS BANK &amp; TRUST CO. &amp; JOINTLY OWNED BRANCH</td>
<td>061-3333</td>
<td>720 MAIN STREET</td>
<td>BEATTYVILLE</td>
<td>KY</td>
<td>42105</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS BANK &amp; TRUST CO. OF JACKSON</td>
<td>OK</td>
<td>7600050</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>510 MAIN STREET</td>
<td>061-3333</td>
<td>720 MAIN STREET</td>
<td>JACKSON</td>
<td>KY</td>
<td>42101</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS BANK &amp; TRUST CO. OF JACKSON</td>
<td>OK</td>
<td>7600050</td>
</tr>
</tbody>
</table>

* FFIEC UNICOM, Office Number, and FR Y-10 ID columns are for reference only. Verification of these values is not required.
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, 2018

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name</strong>&lt;br&gt;City, State, Country</td>
<td><strong>Country of Citizenship or Incorporation</strong></td>
<td><strong>Number of Each Class of Voting Securities</strong></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 12-23-05, Hazard, Kentucky, USA</td>
<td>USA</td>
<td>83.59</td>
</tr>
<tr>
<td>Julie Rose Akemon, Hazard, Kentucky, USA</td>
<td>USA</td>
<td>234.32</td>
</tr>
<tr>
<td>Jade M. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon – 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. Akemon – TTEE, Hazard, KY, USA</td>
<td>USA</td>
<td>112.42</td>
</tr>
<tr>
<td>Kimberly 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 Dmitrieva, Wien, Austria</td>
<td>USA</td>
<td>37.47</td>
</tr>
<tr>
<td>Eva Clemons Dmitrieva 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>812.53</td>
</tr>
<tr>
<td>Leon L. Hollon, Hazard, KY, USA</td>
<td>USA</td>
<td>50</td>
</tr>
<tr>
<td>Lewis Henry Warmix, 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>
</tbody>
</table>

**Total Shares Outstanding as of 12-31-2018**

962.53

100.00%

2 (a)(b)(c)

See following page.
Report Item 3: Security 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>City, State, Country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Edward L Clemons Family:

Estate of Edward L. Clemons, Hazard, Kentucky, USA  
USA  
US 83.59  
Common  
8.68%
## Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name, City, and State/Country</th>
<th>Principal Occupation if other than with BHC</th>
<th>Title &amp; Position with BHC</th>
<th>Title &amp; Position with Subsidiaries (Including Names of Subsidiaries)</th>
<th>Title &amp; Position with other Business (Including Names of Business)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Series Reserve</th>
<th>U.S. Source of Other Consideration (nothing meaningful)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Back Broth GSBT under the Edward L. Clemens Revocable Trust U/LA 12-25-20, Hazard, KY, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>5.68%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Julie June Alexander</td>
<td>Banker</td>
<td>Director</td>
<td>Secretary - Treasurer</td>
<td>Captain Bank &amp; Trust Co. of Jackson, KY</td>
<td>Clemens &amp; President</td>
<td>Hazard National Bank, Inc.</td>
<td>Aud. Trust Officer/President of the Board</td>
</tr>
<tr>
<td>Jesse M. Clemens Bank GSBT U/LA Edward L. Clemens</td>
<td>Steward</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>11.68%</td>
<td>1N-10</td>
<td>N/A</td>
</tr>
<tr>
<td>Duke L. Clemens</td>
<td>Bidet</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>11.68%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Kentucky Bank &amp; Trust, Hazard, KY USA</td>
<td>President</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>11.5%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Earl Dean Clemens</td>
<td>President: Counselor</td>
<td>Director</td>
<td>N/A</td>
<td>Co-Executive:</td>
<td>Commercial Bank Development, LLC</td>
<td>Owner: Nelson L. Clemens Estate</td>
<td>Commercial Bank Development, LLC</td>
</tr>
<tr>
<td>David Kent Clemens</td>
<td>President: Counselor</td>
<td>N/A</td>
<td>N/A</td>
<td>Owner:</td>
<td>Commercial Bank Development, LLC</td>
<td>Owner: Commercial Bank Development, LLC</td>
<td>Commercial Bank Development, LLC</td>
</tr>
<tr>
<td>Dena Clemens</td>
<td>Opera Singer</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>3.5%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Edie Clemens</td>
<td>Opera Singer</td>
<td>N/A</td>
<td>N/A</td>
<td>Owner:</td>
<td>Commercial Bank Development, LLC</td>
<td>Commercial Bank Development, LLC</td>
<td>Commercial Bank Development, LLC</td>
</tr>
<tr>
<td>David Edward Clemens</td>
<td>Co-Executive:</td>
<td>N/A</td>
<td>N/A</td>
<td>Owner:</td>
<td>Commercial Bank Development, LLC</td>
<td>Owner: Commercial Bank Development, LLC</td>
<td>Commercial Bank Development, LLC</td>
</tr>
<tr>
<td>Lee R. Clatter</td>
<td>Business Owner</td>
<td>Director</td>
<td>N/A</td>
<td>Owner:</td>
<td>Jiffy Mart</td>
<td>Owner:</td>
<td>Jiffy Mart</td>
</tr>
<tr>
<td>Leslie Worley Mattox</td>
<td>President</td>
<td>N/A</td>
<td>N/A</td>
<td>Owner:</td>
<td>Jiffy Mart</td>
<td>Owner:</td>
<td>Jiffy Mart</td>
</tr>
<tr>
<td>Dale Holley</td>
<td>Banker</td>
<td>President</td>
<td>N/A</td>
<td>Owner:</td>
<td>Holley &amp; Cox, Attorneys at Law</td>
<td>Owner:</td>
<td>Holley &amp; Cox, Attorneys at Law</td>
</tr>
<tr>
<td>Marty Groves</td>
<td>Banker</td>
<td>N/A</td>
<td>N/A</td>
<td>Owner:</td>
<td>Holley &amp; Cox, Attorneys at Law</td>
<td>Owner:</td>
<td>Holley &amp; Cox, Attorneys at Law</td>
</tr>
</tbody>
</table>