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, 5385, 5412, 1850(a)(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, THOMAS N. RICHARDS
Name of the Holding Company Director and Official
SECRETARY
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
04/25/2022

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

RASSD ID

C.I.

Is confidential treatment requested for any portion of this report submission? ☐ No ☐ 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."

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2022
Page 1 of 2

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020

Month / Day / Year

NONE

Reporters' Legal Entity Identifier (LEI) (20 Character LEI Code)

Reporters' Name, Street, and Mailing Address

BATH COUNTY BANKING COMPANY
Legal Title of Holding Company

PO BOX 575
(Mailing Address of the Holding Company) Street / P.O. Box

OWNINGSVILLE KY 40360
City State Zip Code

49 WEST MAIN STREET
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
THOMAS RICHARDS SECRETARY
Name Title

606-674-6317 EXT. 1024
Area Code / Phone Number / Extension

606-674-6949
Area Code / FAX Number

TRICHARDS@BANKOBC.COM
E-mail Address

WWW.BANKOBC.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 5.50 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
DECEMBER 31, 2021

REPORT ITEM

1. N/A – See Front Page
2. Organizational Chart

LEI is N/A unless noted

BATH COUNTY BANKING COMPANY
OWINGSVILLE, KENTUCKY USA
INCORPORATED IN KENTUCKY

100%

OWINGSVILLE BANKING COMPANY
OWINGSVILLE, KENTUCKY USA
INCORPORATED IN KENTUCKY
A list of branches for your depositing institutions:

<table>
<thead>
<tr>
<th>Date</th>
<th>Office ID</th>
<th>Branch</th>
<th>Branch ID</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>County Code</th>
<th>Start Date</th>
<th>End Date</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/26/2010</td>
<td>12345678</td>
<td>Main Office</td>
<td>11111111111</td>
<td>DOWNSVILLE BANKING COMPANY</td>
<td>111 MAIN STREET</td>
<td>DOWNSVILLE</td>
<td>NY</td>
<td>11111</td>
<td>UNITED STATES</td>
<td>Not Requested</td>
<td>Not Requested</td>
<td>1234567890</td>
<td>1234567890</td>
<td><a href="mailto:info@downsvillebank.com">info@downsvillebank.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10/26/2010</td>
<td>87654321</td>
<td>Main Office</td>
<td>11111111111</td>
<td>DOWNSVILLE BANKING COMPANY</td>
<td>111 MAIN STREET</td>
<td>DOWNSVILLE</td>
<td>NY</td>
<td>11111</td>
<td>UNITED STATES</td>
<td>Not Requested</td>
<td>Not Requested</td>
<td>1234567890</td>
<td>1234567890</td>
<td><a href="mailto:info@downsvillebank.com">info@downsvillebank.com</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* If you are submitting this form, you will need to add your institution's name and date in the subject line of the e-mail.

Note: Information submitted will be included in the FFIEC roaring requirements.
Report Item 3: Securities Holders
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of **12-31-2021**

<table>
<thead>
<tr>
<th>(1)(a) Name and Address</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Morrow Richards</td>
<td>USA</td>
<td>844 – 79.08% Common Stock</td>
</tr>
<tr>
<td>Lexington, KY, USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owingsville Cemetery</td>
<td>USA</td>
<td>67 – 6.28% Common Stock</td>
</tr>
<tr>
<td>Company Owingsville, KY, USA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending **12-31-2021**

<table>
<thead>
<tr>
<th>(2)(a) Name and Address</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
**FORM FR Y-6**
**DECEMBER 31, 2021**

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name &amp; Address</th>
<th>(2) Principal Occupation if Other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4)(c) List names of other companies if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Morrow Richards</td>
<td>N/A</td>
<td>Chairman, President &amp; Director</td>
<td>Chairman &amp; Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>79.08%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lexington, KY USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Michael Q. Shields</td>
<td>N/A</td>
<td>Vice President &amp; Director</td>
<td>Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>0.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Mt. Sterling, KY USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earl Rogers, Jr.</td>
<td>Farmer</td>
<td>Director</td>
<td>Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>0.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Owingsville, KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charlie Kissick</td>
<td>N/A</td>
<td>Treasurer</td>
<td>VP, CLO, Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>0.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Owingsville, KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas Richards</td>
<td>N/A</td>
<td>Secretary</td>
<td>EVP, CEO &amp; Director (Owingsville Banking Company)</td>
<td>N/A</td>
<td>0.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Owingsville, KY USA</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>