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 611(a)); 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 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.

Kathy Samples
Name of the Holding Company Director and Official
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
01/26/2022
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

RSSID ID
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021
Month / Day / Year

Reporters Legal Entity Identifier (LE) (20-Character LEI Code)
N/A

Reporters Name, Street, and Mailing Address

Citizens Guaranty Financial Corporation
Legal Title of Holding Company
25 River Dr / PO Box 630
(Mailing Address of the Holding Company) Street / P.O. Box
Irvine
City
KY
State
40336
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Lisa Puckett
Name
CFO
Title

6067262004
Area Code / Phone Number / Extension
6067232142
Area Code / FAX Number

Lpuckett@mycgb.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
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."
Form FR Y-6
Citizens Guaranty Financial Corporation
Irvine, Kentucky
Fiscal Year Ending December 31, 2021

Report Item

1: CGFC does not prepare an annual report of the holding company for the shareholders, and therefore, is not included.

2a: Organizational Chart

Citizens Guaranty Financial Corporation
(I.EI - None)
Irvine, KY
Incorporated in Kentucky

100% Ownership

Citizens Guaranty Bank
(I.EI - None)
Richmond, KY
Incorporated in Kentucky

100% Ownership

Citizens Guaranty Capital Trust I
(I.EI - None)
Irvine, KY
Incorporated in Kentucky

Non-Managing Member

Bankers Title of Central KY, LLC
(I.EI - None)
Lexington, KY
Incorporated in KY

4% ownership
Not FR Y10 reportable

2b: Domestic Branch Listing
Branch Listing is submitted as an attachment to this report.

Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1a) Name &amp; Address</th>
<th>(1b) Country of Citizenship</th>
<th>(1c) Number &amp; Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>John M St. Clair, Jr</td>
<td>USA</td>
<td>11.97 shares</td>
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<tr>
<td>Trust A</td>
<td></td>
<td>79.07%-Common stock</td>
</tr>
<tr>
<td>Irvine KY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kathy Sampies, Trustee</td>
<td>USA</td>
<td>100% Voting</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John M St. Clair, Jr</td>
<td>USA</td>
<td>2.93 shares</td>
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<tr>
<td>Trust B</td>
<td></td>
<td>20.93%-Common stock</td>
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<tr>
<td>Irvine KY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kathy Sampies, Trustee</td>
<td>USA</td>
<td>100% Voting</td>
</tr>
</tbody>
</table>

(2a) Name & Address

(2b) Country of Citizenship

(2c) Number & Percentage of Each Class of Voting Securities

None

Report Item 4: Insiders

<table>
<thead>
<tr>
<th>1 Name &amp; Address</th>
<th>2 Principal Occupation if other than with Bank Holding Co</th>
<th>3a Title &amp; Position with Bank Holding Company</th>
<th>3b Title &amp; Position with Subsidiaries</th>
<th>3c Title &amp; Position with Other Businesses</th>
<th>4a Percentage of Voting Shares in Bank Holding Company</th>
<th>4b Percentage of Voting Shares in Subsidiaries</th>
<th>4c Other companies if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Varon Prewit</td>
<td>Retired CEO of Cahani</td>
<td>Director/Chairman</td>
<td>N/A</td>
<td></td>
<td>0.00%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Irvine, KY USA</td>
<td></td>
<td>(Citizens Guaranty Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kathy Sampies</td>
<td></td>
<td>N/A</td>
<td>Director/President</td>
<td>Director</td>
<td>100.00% as Trustee</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Irvine, KY USA</td>
<td></td>
<td>Chairman</td>
<td>CEO</td>
<td>Trustee of John M St Clair, Jr A &amp; B</td>
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<tr>
<td>Michael Wilson</td>
<td></td>
<td>N/A</td>
<td>Director</td>
<td>Director</td>
<td>0.00%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Irvine KY USA</td>
<td></td>
<td>(Citizens Guaranty Bank)</td>
<td>President</td>
<td>(Citizens Guaranty Bank)</td>
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<tr>
<td>Jaclyn St Clair</td>
<td></td>
<td>N/A</td>
<td>Director</td>
<td>Director</td>
<td>0.00%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Sheep Lexington</td>
<td></td>
<td>(Citizens Guaranty Bank)</td>
<td>VP-Dir of Marketing</td>
<td>(Citizens Guaranty Bank)</td>
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<tr>
<td>KY USA</td>
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### Table: Data Action and Effective Date Table

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID Number</th>
<th>Popular Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC #</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RID#*</th>
<th>Comments</th>
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<td>CITIZENS GUARANTY BANK</td>
<td>407 EAST MAIN STREET</td>
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<td>405736</td>
<td>CITIZENS GUARANTY BANK</td>
<td>214 RICHMOND ROAD NORTH, SUITE 10</td>
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<td>401512</td>
<td>CITIZENS GUARANTY BANK</td>
<td>320 GARDEN ROAD</td>
<td>EVANSTON</td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>303536</td>
<td>CITIZENS GUARANTY BANK</td>
<td>1120 W 5TH STREET, SUITE 2</td>
<td>BLOOMSBURG</td>
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<td>OK</td>
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<td>503572</td>
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<td>400 SOUTH MAIN STREET</td>
<td>STANTON</td>
<td>KY</td>
<td>40480</td>
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