Annual Report of Holding Companies—FRY-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)), section 8(b) and 13(a) of the Interstate Banking Act (12 U.S.C. §§ 310(b)(8) and 310b(11)), section 15(a)(1), 15, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248a(1), 302, and 611a), and section 113 of Title 1, 312, 616, and 60 of the Dodd Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1650A(5), and 646B(11)). 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 an LLC, see the General Instructions for the authorized individual who must sign the report.

Rex Greer
Name of the Holding Company Director and Officer
President and Chairman
Date 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 details in the report concerning that individual.

Signature of Holding Company Director and Officer
Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:
☐ is included with the FRY-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I. 1427220

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 an on-site examination and, on 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
None
Reportee's Legal Entity Identifier (LEI) (20 Character LEI Code)

First National Financial Corporation
Legal Title of Holding Company
120 Town Square
Primary Location (if different from mailing address)

Manchester, KY
40262
City State Zip Code

Person to whom questions about this report should be directed
William Lucas Shepherd
CEO
Name
606-598-6111
Area Code / Phone Number / Extension
606-878-0103
Area Code / Fax Number
shepherd@fbmkky.com
E-mail Address
www.fbmkky.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐ 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 ☐ NO
2. a letter justifying this request has been provided separately ☐ 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 0.5 hours per response with an average of 0.5 hours per response, including time in gathering and maintaining data in the required form and in reviewing instructions and completing the information collection. Send comments regarding this public estimate to any other aspect of this collection of information, including suggestions for reducing this burden to Secretary of the 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 (1009-0297), Washington, DC 20503.
Form FR Y-6  
First National Financial Corporation  
120 Town Square  
Manchester, Kentucky 40962  
Fiscal Year Ending December 31, 2021

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
Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF MANCHESTER, THE (ID_RSSD: 719610).
This depository institution is held by FIRST NATIONAL FINANCIAL CORPORATION (1427220) of MANCHESTER, KY.
The data are as of 12/31/2021. Data reflects information that was received and processed through 04/05/2022.

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 UNNUM, 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 UNNUM | Office Number | Head Office | Head Office ID_RSSD | Comments
--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | ---
OK | 12/17/2021 | Full Service (Head Office) | 719610 | FIRST NATIONAL BANK OF MANCHESTER, THE | 120 TOWN BRANCH RD | MANCHESTER | KY | 40962 | CLAY | UNITED STATES | 40962 | 40962 | FIRST NATIONAL BANK OF MANCHESTER, THE | 719610 | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | Not Required | Not Required
Close | 12/17/2021 | Full Service | 307230 | LONDON BRANCH | 100 NORTH MAIN STREET | LONDON | KY | 40741 | LAUREL | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | 719610 | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | Not Required | Not Required
OK | 12/17/2021 | Full Service | 5657137 | WEST FIFTH STREET BRANCH | 251 WEST FIFTH STREET | LONDON | KY | 40741 | LAUREL | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | 719610 | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | Not Required | Not Required
OK | 12/17/2021 | Full Service | 228112 | MANCHESTER SQUARE BRANCH | DANIEL BOONE PARKWAY & HIGHWAY 421/80 | MANCHESTER | KY | 40962 | CLAY | UNITED STATES | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | 719610 | Not Required | Not Required | FIRST NATIONAL BANK OF MANCHESTER, THE | Not Required | Not Required
REPORT ITEM 3: SHAREHOLDERS

3(2) N/A

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<tr>
<th>Name, City, State/Country</th>
<th>Country of Citizenship</th>
<th>Number of Securities</th>
<th>Percentage of Voting Securities Owned</th>
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<tr>
<td>Randell/Brenda Greer, London, KY/US</td>
<td>USA</td>
<td>1258.34</td>
<td>13.624%</td>
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<td>Rex Greer/Peggy Greer, London, KY/US</td>
<td>USA</td>
<td>2671.66</td>
<td>28.926%</td>
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<td>Roy Whitehead, Manchester, KY/US</td>
<td>USA</td>
<td>490</td>
<td>5.305%</td>
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<tr>
<td>NAME AND ADDRESS</td>
<td>PRINCIPAL OCCUPATION</td>
<td>TITLE WITH HOLDING CO.</td>
<td>TITLE WITH SUBSIDIARY</td>
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<td>------------------------</td>
<td>-----------------------</td>
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<tr>
<td>MICHAEL D. BAKER</td>
<td>RETIRED</td>
<td>DIRECTOR</td>
<td>None</td>
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<td>MANCHESTER, KYUS</td>
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<td>JAMES DODSON</td>
<td>RETIRED</td>
<td>DIRECTOR</td>
<td>DOBSON INVESTMENT</td>
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<td>MANCHESTER, KYUS</td>
<td>SECRETARY/TEASURER</td>
<td>FNB MANCHESTER</td>
<td>PROPERTIES LLC</td>
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<td>PARK VALLEY</td>
<td>JACOB GREER</td>
<td>DIRECTOR</td>
<td>GOINS RENTAL LLC</td>
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<td>REX GREER/PEGGY</td>
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<td>DIRECTOR</td>
<td>CHAIR OF BOARD,</td>
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<td>GREER</td>
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<td>PRESIDENT DIRECTOR</td>
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<td>DON RUSSELL ROBERTS</td>
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<td>WILLIAM L. SHEPHERD</td>
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<td>JANE GREER</td>
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<td>GREGORY G. GREER</td>
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<td>CONSTRUCTION DIRECTOR</td>
<td>DIRECTOR</td>
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<td>FNB MANCHESTER</td>
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