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. §§ 3105(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 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 an LLC see the General Instructions for the authorized individual who must sign the report.

Charles Beach III
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 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 FR Y-6 report
☐ will be sent under separate cover
☒ is not prepared

For Federal Reserve Bank Use Only

RS SSD 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."

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.
Genbeach Company, Inc.
Winchester, Kentucky
Year Ending December 31, 2021

Item 1 Annual Report to Shareholders: N/A

Item 2(a) Organization Chart:

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<th>Genbeach Company, Inc.</th>
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<td>State of Incorporation – Kentucky</td>
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<td>LEI is N/A, unless noted</td>
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<td>Owns 100% of:</td>
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<th>Peoples Exchange Bank, Inc.</th>
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<td>State of Incorporation – Kentucky</td>
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Item 2(b) Domestic Branch Listing: See attached.

Item 3(1) Securities Holders: Voting shares held:

(1) a. Charles Beach, III
     Lexington, Kentucky, USA

     b. USA

     c. 3,911.6756 shares voting common stock - representing 47% of voting rights. Combined family includes all listed in Item 3(1) which comprises 100% of voting stock.

(2) a. Charles Beach, IV
     Lexington, Kentucky, USA

     b. USA

     c. 1,572.6832 shares voting common stock – representing 19% of voting rights

(3) a. Taylor B. Moloney
     Nashville, Tennessee, USA

     b. USA

     c. 1,572.6832 shares voting common stock – representing 19% of voting rights
(4) a. Helen P. Beach  
Lexington, Kentucky, USA

b. USA

c. 1,240 shares voting common stock – representing 15% of voting rights

Item 3(2) Securities Holders: N/A

Item 4 Insiders:

(1) (1) Charles Beach, III  
Lexington, Kentucky, USA

(2) None

(3) (a) Director, President  
(b) Chairman & Director, Peoples Exchange Bank, Inc.

(4) (a) 47%  
(b) 0%  
(c) C. Beach III Enterprises, LLC, 100%

(2) (1) Charles Beach, IV  
Lexington, Kentucky, USA

(2) None

(3) (a) Director  
(b) Vice President & Director, Peoples Exchange Bank, Inc.  
(c) N/A

(4) (a) 19%  
(b) 0%  
(c) N/A

(3) (1) Whit Moloney  
Nashville, Tennessee, USA

(2) Investment Banking Executive (Outside Company)

(3) (a) Director  
(b) Director, Peoples Exchange Bank  
(c) N/A

(4) (a) 0%  
(b) 0%  
(c) N/A
(4) (1) Walter Byrne
    Lexington, Kentucky, USA

(2) Law Firm Partner

(3) (a) Director
    (b) Director, Peoples Exchange Bank
    (c) Partner, Stoll, Keenon, Ogden PLLC

(4) (a) 0%
    (b) 0%
    (c) N/A

(5) (1) Taylor B. Moloney
    Nashville, Tennessee, USA

(2) Sales Executive

(3) (a) N/A
    (b) N/A
    (c) N/A

(4) (a) 19%
    (b) 0%
    (c) N/A

(6) (1) Helen P. Beach
    Lexington, Kentucky, USA

(2) None

(3) (a) N/A
    (b) N/A
    (c) N/A

(4) (a) 15%
    (b) 0%
    (c) N/A

(7) (1) Michael Pierce
    Lexington, Kentucky, USA

(2) None

(3) (a) Secretary & Director
    (b) N/A
    (c) N/A

(4) (a) 0%
    (b) 0%
    (c) N/A
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