

Board of Governors of the Federal Reserve System



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 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, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

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.

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

December 31, 2021

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, Mitchell Durham

Name of the Holding Company Director and Official

CFO

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.

Whitaker Bank Corporation of Kentucky

Legal Title of Holding Company

P.O.Box 14037

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

Lexington KY 40512-4037

City State Zip Code

2750 Paris Pike Lexington, KY 40511

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Penny Crabtree VP Financial Services Mgr

Name Title

859/2936005/Ext. 1207

Area Code / Phone Number / Extension

859/294-3942

Area Code / FAX Number

pcrabtree@whitakerbank.com

E-mail Address

www.whitakerbank.com

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

Mitchell Durham CFO

Signature of Holding Company Director and Official

03/17/2022

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

RSSD ID _____
 C.I. _____

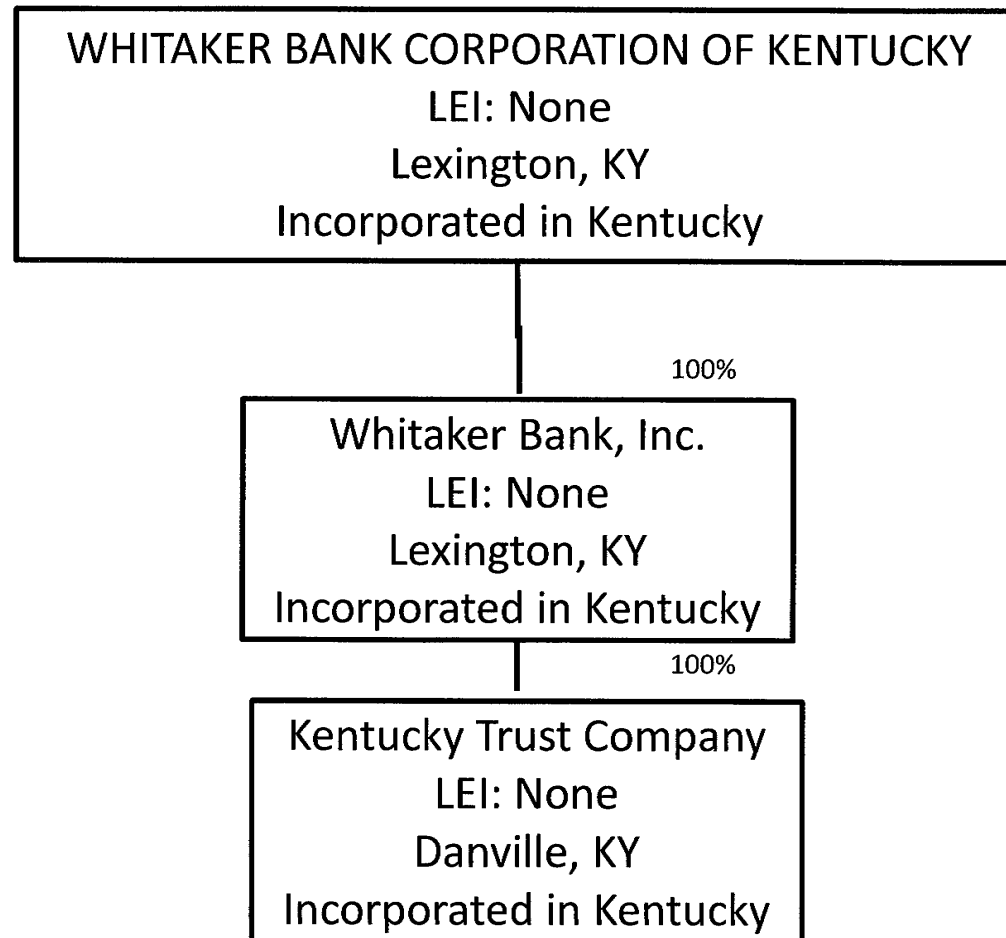
Is confidential treatment requested for any portion of this report submission? 0=No
1=Yes

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."

Whitaker Bank Corporation of Kentucky
12-31-2021
Organization Chart



Refer to A list of branches for your holding company WHITAKER BANK CORPORATION OF KENTUCKY (1846671) of LEXINGTON, KY. The data is as of 12/31/2021. Data effects information that was received and processed through 01/12/2022.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one of the actions specified below
2. If equi ed, enter the date in the Effective Date column

OK: If the branch information is accurate, enter 'OK' in the Data Action column.

Change: If the branch information is not accurate, update the data, enter 'Change' in the Data Action column and the date when the information 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 opened by the depositor, enter 'Delete' in the Data Action column.

Add: If a branch listed was never opened by the depositor, enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If you need to adjust your page setup in MS Excel, visit <https://www.fdic.gov/branches/branching/branching.html>.

Submissions

When you are finished, send a saved copy to your FRB contact. See the data field instructions on the form for more information. If you are emailing to your FRB contact, put your contact name, title and state in the subject line of the email.

Note

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic and Subject Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in the copy format via the FR Y-10 Online report at <https://y10online.frb.org>.

* FDIC UNNUM, Office Number, and ID_RSDD columns are for reference only. Visit <https://www.fdic.gov/branches/branching/branching.html> for these values not equi ed.

Data Action	Effective Date	Branch Service Type	Branch ID_RSDD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNNUM*	Office Number*	Head Office	Head Office ID_RSDD*	Comments
OK		Full Se v ce	344943	WHITAKER BANK, INC	2001 PULASKI RIDGE DRIVE	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	346035	NORTH BEEBA BRANCH	228 GLADES ROAD	BEREA	KY	40403	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	746513	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	419 CHESTNUT STREET	BEREA	KY	40403	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	192319	U S 28 BRANCH	303 RICHMOND ROAD NORTH	BEREA	KY	40403	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	681717	WEST END BRANCH	205 PRINCE ROYAL DRIVE	BEREA	KY	40403	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	294306	WOLFE CO BRANCH	195 KY 15 SOUTH	CAMPION	KY	41301	WOLFE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	412613	CLAY CITY BRANCH	4459 MAIN STREET	CLAY CITY	KY	40312	POWELL	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	748620	EAST CORBIN BRANCH	1400 EAST MASTER STREET	CORBIN	KY	40701	MINN	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	374595	LEAVY BRANCH	1788 HIGHWAY 770	CORBIN	KY	40701	LAINEL	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	685951	NORTH MAIN STREET BRANCH	100 NORTH MAIN STREET	CORBIN	KY	40701	WHITLEY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	749112	SOUTH CORBIN BRANCH	1313 CUMBERLAND FALLS HIGHWAY	CORBIN	KY	40701	WHITLEY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	555689	DANNY LEE BRANCH	218 WEST MAIN STREET	DANVILLE	KY	40422	BOYLE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	346240	FRANKFORT BRANCH	130 WEST MAIN STREET	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	346040	U S H OHWAY 127 BRANCH	1305 U.S. HIGHWAY 127	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	346048	VERSAILLES ROAD BRANCH	264 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	336379	GEORGETOWN MAIN OFF CE	101 WEST MAIN STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	346039	WASHINGTON SQUARE BRANCH	100 FINANCIAL WAY	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	536460	MERCER COUNTY MAIN OFFICE	211 SOUTH MAIN STREET	HARRIGSBURG	KY	40330	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	366530	NORTH BRANCH	1104 NORTH COLLEGE STREET	HARRIGSBURG	KY	40330	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	281380	THORNSBORO BANKING CENTER BRANCH	828 SOUTH COLLEGE STREET	HARRIGSBURG	KY	40330	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	346038	HAZARD BRANCH	777 MORTON BOULEVARD	HAZARD	KY	41701	PERRY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	336196	HWY 15 PERRY COUNTY BRANCH	1818 KENTUCKY HIGHWAY 15 SOUTH	HAZARD	KY	41701	PERRY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	489251	ISOM BRANCH	9734 HIGHWAY 15	ISOM	KY	41824	LETCHER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	536213	JINERIE BRANCH	9887 HIGHWAY 815	JINERIE	KY	41537	LETCHER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	367545	DANNY LEE MARLE BRANCH	322 DANVILLE STREET	LANCASTER	KY	40444	GARRARD	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	100394	LANCASTER BRANCH	39 PUBL C SQUARE	LANCASTER	KY	40444	GARRARD	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	336194	BEAUMONT BRANCH	998 GOVERNORS LANE	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	252259	N CHICAGOVILLE ROAD BRANCH	2510 NICHOLSONVILLE ROAD	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	303729	PARDI PIKE DRIVE BRANCH	2311 PARDI PIKE	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	274225	TURFLAND MALL FINANCIAL CENTER	2023 HARRIGSBURG ROAD	LEXINGTON	KY	40504	FAYETTE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	170915	MOREHEAD BANK	140 EAST MAIN STREET	MOREHEAD	KY	40351	ROWAN	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	2949318	NORTHSIDE BRANCH	1489 FLEMINGSBURG	MOREHEAD	KY	40351	ROWAN	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	3460378	CAMARIGO BRANCH	4026 CAMARIGO RD	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	3460351	INDIAN MOUND BRANCH	275 INDIAN MOUND DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	725611	MOUNT STERLING BANK BRANCH	30 WEST MAIN STREET	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	3154131	MT VERNON BRANCH	390 RICHMOND STREET	MOUNT VERNON	KY	40436	ROCKCASTLE	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	295065	BRANDY LAKE BRANCH	1100 BRANDY LAKE	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	2242625	BYPASS BRANCH	460 EASTERN BYPASS	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	1166725	RICHMOND BRANCH	1157 BEEBA ROAD	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	342719	STANTON BRANCH	130 SOUTH MAIN STREET	STANTON	KY	40380	POWELL	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	338175	BRACO BRANCH	HIGHWAY 51 & COLLEGE HILL ROAD	WACO	KY	40385	MADISON	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	484630	H OHWAY 15 NORTH BRANCH	2378 HIGHWAY 15 NORTH	WHITESBURG	KY	41858	LETCHER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	357630	MAIN STREET BRANCH	187 MAIN STREET	WHITESBURG	KY	41858	LETCHER	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	
OK		Full Se v ce	3251876	WILLIAMSBURG BANKING CENTER BRANCH	1025 SOUTH HIGHWAY 25 WEST	WILLIAMSBURG	KY	40709	WHITLEY	UNITED STATES	Not Requi ed	Not Requi ed	WHITAKER BANK, INC	1445943	

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2021

Report Item 3: Securities Holders (revised)

(1)(a)(b)Ⓞ and (2)(a)(b)Ⓞ

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021			Securities holders not listed in 3(1)(a) through 3(1)Ⓞ that had ownership, control or holdings of 5% or more with power to vote during fiscal year ending 12-31-2021		
(1)(a) Name, (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)Ⓞ Number and Percentage Each Class of Voting Securities	(2)(a) Name, (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)Ⓞ Number and Percentage Each Class of Voting Securities
Jack E. Whitaker Lexington, KY, USA United States of America	USA	10,908 - 6.78% Class A (voting)	None	None	None
Trust for the benefit of Anna Whitaker Lake Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Anna Whitaker Lake, Advisory Trustee* Berea, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jacquelin Whitaker Murphy, Advisory Trustee* Paris, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)			

Lexington, KY, USA		
Trust for the benefit of Elmer Keith Whitaker Elmer Keith Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Sadieville, KY, USA		
Trust for the benefit of John L. Whitaker, Jr Jack E. Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of John L. Whitaker, Jr Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of John L. Whitaker, Jr Anna Whitaker Lake, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Berea, KY, USA		
Trust for the benefit of Rebecca Whitaker Doehring Jack E. Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of Rebecca Whitaker Doehring Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of Rebecca Whitaker Doehring Elmer Keith Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Sadieville, KY, USA		

Note - total voting percentage is less than 100% due to rounding

* See Advisory Trust (pro forma voting power) attached and Class A (voting) Shareholder List attached
Advisory Trust set up to vote the Class A shares by Mr. Elmer Whitaker in 1989

Whitaker Bank Corporation of Kentucky (1) (proforma voting power)

	Elmer Whitaker	Jack E. Whitaker (2)	Wallace Warfield (3)	Anna Whitaker Lake (4)(5)	Jacquelin Whitaker Murphy (4)(5)	Elmer Keith Whitaker (4)(5)	John L. Whitaker, Jr. (5)(6)	Rebecca Whitaker Doehring (5)(6)
Individual	0	10,908	0	0	0	0	0	0
Trust for the benefit of Anna Whitaker Lake		30,000	30,000	30,000	0	0	0	0
Trust for the benefit of Jacquelin Whitaker Murphy		30,000	30,000	0	30,000	0	0	0
Trust for the benefit of Elmer Keith Whitaker		30,000	30,000	0	0	30,000	0	0
Trust for the benefit of John L. Whitaker, Jr.		30,000	30,000	30,000	0	0	0	0
Trust for the benefit of Rebecca Whitaker Doehring		30,000	30,000	0	0	30,000	0	0
Total	0	160,908	150,000	60,000	30,000	60,000	0	0

(1) 160,908 shares of Class A common stock outstanding. Whitaker does not have securities registered under section 12 of the Securities Exchange Act.

(2) Child of Elmer Whitaker.

(3) No family relationship with Whitaker family, advisory committee member status disclosed as part of FRY-1 filed September 26, 1991 in connection with the formation of Whitaker Bank Corporation of Kentucky.

(4) Child of Jack E. Whitaker.

(5) Grandchild of Elmer Whitaker.

(6) Child of John L. Whitaker (Deceased).

WHITAKER BANK CORPORATION OF KENTUCKY

CLASS A

(as of December 31, 2021)

<u>NAME</u>	<u>NO. OF SHARES</u>
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Anna M. Whitaker Danville, KY Certificate No. A141 And Certificate No. A168	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Jacquelin Whitaker Danville, KY Certificate No. A142 And Certificate No. A169	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Elmer K. Whitaker Danville, KY Certificate No. A143 And Certificate No. A170	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o John L. Whitaker, Jr. Danville, KY Certificate No. A144 And Certificate No. A172	28,400 1,600
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Rebecca L. Whitaker Danville, KY Certificate No. A145 And Certificate No. A171	28,400 1,600

Jack E. Whitaker Lexington, KY Certificate No. A151	20
Jack E. Whitaker Lexington, KY Certificate No. A152	20
Jack E. Whitaker Lexington, KY Certificate No. A153	20
Jack E. Whitaker Lexington, KY Certificate No. A154	20
Jack E. Whitaker Lexington, KY Certificate No. A155	777
Jack E. Whitaker Lexington, KY Certificate No. A167	10,051
TOTAL	<hr/> 160,908

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) * List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Jack Whitaker Lexington, KY United States of America	Holding company organi- zation, coal lands, and real estate, respectively	Chairman, CEO & Stockholder	Chairman of Board- Whitaker Bank, Inc.	Sole Member Central KY Holdings, LLC General Partner of Whitaker Land Company, Ltd, 100% shareholder of Royal Land LLC	Jack Whitaker-6.78%	None	W.G. Coal Sales, Inc.- 52.50%
Jack Whitaker, Advisory Trustee for: (w/a 1989 Trusts) Anna W. Lake Jacquelin W. Murphy Elmer K. Whitaker John L. Whitaker Rebecca L. Whitaker			Chairman of Board-CEO Whitaker Bank Corporation of Kentucky	Stockholder, President, Director-W.G. Coal Sales, Inc.	Jack Whitaker, Advisory Trustee-93.15% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)		Hazard Coal Co.-26.36% Kentucky Union Co.-27.00% Kycoga Co., LLC-50.00%
Jack Whitaker, Co-Trustee for John L. Whitaker, Jr. Irrevoc Family GSTT Trust dated July 31, 2019				Stockholder, Director, Secretary- Kentucky Union Company			Whitaker Land Co., Ltd.-100.00% Whitaker Trust, LLC-100.00% JW Farms, LLC-100%
				Member, Manager- Kycoga Company, LLC			Royal Land LLC -100.00%
				Trustee of Limited Partner-Whitaker Land Company, Ltd.			East KY Holdings, LLC-100%
				Trustee of Member, Manager- Whitaker Trust, LLC			Central KY Holdings, LLC-100%
				Director, President Whitaker Foundation, Inc.			
				Member, Manager- JW Farms, LLC			
				Member, Manager- Central KY Holdings, LLC			
				Member, Manager- East KY Holdings, LLC			

* 5 includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2021

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) * List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Mitchell Durham Richmond, KY United States of America	None	CFO and Director	None	Director, Treasurer-Hazard Coal Corporation Director, Treasurer - Kentucky Union Company Treasurer - W.G. Coal Sales, Inc.	Mitchell Durham-0.00%	None	None

* 5 includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2021

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) * List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Elmer K. Whitaker Sadieville, KY United States of America Elmer K. Whitaker, Advisory Trustee for: (w/a 1989 Trusts) Elmer K. Whitaker Rebecca L. Whitaker	None	Director, President & Stockholder	Director, President & CEO - Whitaker Bank, Inc. Director- Kentucky Trust Company	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC Member-Whitaker Trust, LLC Member-EK Photography, LLC Member-Double Deuce Farm, LLC Member - CMSTEXT, LLC	Elmer K. Whitaker, Advisory Trustee-37.29% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)	None	W.G. Coal Sales, Inc. - 52.50% Hazard Coal Co.-26.36% Kentucky Union Co.-27.00% Kycoga Co., LLC-50.00% Whitaker Land Co., Ltd.-100.00% Whitaker Trust, LLC-100.00% Double Deuce Farm, LLC-100% Royal Land LLC -100.00% EK Photography, LLC-100%

* 5 includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2021

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) * List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Anna Whitaker Lake Berea, KY United States of America	None	Director, Vice President & Stockholder	None	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC Member-Whitaker Trust, LLC Voting Member - 25% ownership Four Great Lakes, LLC	Anna W. Lake, Advisory Trustee-37.29% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)	None	W.G. Coal Sales, Inc.- 52.50% Hazard Coal Co.-26.36% Kentucky Union Co.-27.00% Kycoga Co., LLC-50.00% Whitaker Land Co., Ltd.-100.00% Whitaker Trust, LLC-100.00% Royal Land LLC -100.00% Four Great Lakes LLC -25.00%
Anna W. Lake, Co-Trustee for John L. Whitaker, Jr. Irrevoc Family GSTT Trust dated July 31, 2019							

* '5 includes all ownership by immediate family and related companies

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2021

Report Item 4: Insiders

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) * List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Jacquelin W. Murphy Paris, KY United States of America Jacquelin W. Murphy, Advisory Trustee for: (u/a 1989 Trusts) Jacquelin W. Murphy	None	Stockholder	None	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC Member-Whitaker Trust, LLC Member-Land Dev. Co., LLC Member-Stoneleigh Farm, LLC Spouse of Member-Bluegrass Gun & Range, LLC Spouse of Member- BudsGunShop.com LLC	Jacquelin W. Murphy Advisory Trustee-18.65% (as Advisory Trustee, must act in concert with one of the other two Advisory Trustees in order to override decisions of the Primary Trustee, Kentucky Trust Co)	None	W.G. Coal Sales, Inc. - 52.50% Hazard Coal Co.-26.36% Kentucky Union Co.-27.00% Kycoga Co., LLC-50.00% Whitaker Land Co., Ltd.-100.00% Whitaker Trust, LLC-100.00% Land Dev. Co., LLC-25.00% Stoneleigh Farm, LLC-100% Royal Land LLC -100.00% Bluegrass Gun & Range LLC-67% BudsGunShop LLC-33%

* '5 includes all ownership by immediate family and related companies