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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners’ Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3108(a) and 3108(a)). 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, MICHELLE OXLEY
Name of the Holding Company Director and Official
DIRECTOR
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

Date of Signature

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2022
Month / Day / Year

CITIZENS COMMERCE BANC SHARES
Legal Title of Holding Company
PO BOX 1028
Street / P.O. Box
VERSAILLES KY 40383
City State Zip Code

534 MARSAILLES ROAD, VERSAILLES, KY
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
MICHELLE OXLEY DIRECTOR
Name Title

859-879-5679
Area Code / Phone Number / Extension
859-879-5679
Area Code / FAX Number
michelle.oxley@bankatcity.com
E-mail Address

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=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 0
2. a letter justifying this request has been provided separately 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

12/2022
Report Item 1: Annual Report to Shareholders
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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

☒ Yes  ☐ No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☐ Yes  ☐ No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

☐ Yes  ☐ No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

☒ Yes  ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

☒ Yes  ☐ No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.
CITIZENS COMMERCE BANC_SHARES, INC.
FRY-6
DECEMBER 31, 2022

2a. Organizational Chart

Citizens Commerce Bancshares, Inc
Versailles, Kentucky

Incorporated in Kentucky

100%

Citizens Commerce Bank
Versailles, Kentucky

LEI: S49300GBQM4J4GDMC53

Incorporated in Kentucky

Note: LEI is n/a, unless noted
<p>| Date Action | Effective Date | Branch Number Title | Branch MGR Name* | Popular Name | Street Address | City | State | Zip Code | County | Country | FED UC Number | Office Number* | Head Office Zip Code | Head Office City | Head Office State | Government |
|-------------|----------------|---------------------|------------------|--------------|----------------|------|-------|----------|--------|-------|----------|---------------|----------------|------------------|----------------|----------------|-----------|
| OK          | 2021-10-01     | Full Service        | 2512127         | VERSAILLES   | 109 MARGARET ROAD | VERSAILLES | KY   | 40383   | WOODFORD | UNITED STATES | 2512127        | 2512127          | 40383           | WOODFORD   | UNITED STATES |          |
| OK          | 2021-10-01     | Full Service        | 2512133         | FRANKFORT   | 1329 BROADWAY ROAD | FRANKFORT | KY   | 41015   | OAKWOOD | UNITED STATES | 2512133        | 2512133          | 41015           | OAKWOOD   | UNITED STATES |          |
| OK          | 2021-10-01     | Full Service        | 2512136         | FORRESTON   | 1097 NICHOLSON FARM Rd | FORRESTON | KY   | 40383   | FOUNTAIN | UNITED STATES | 2512136        | 2512136          | 40383           | FOUNTAIN  | UNITED STATES |          |
| OK          | 2021-10-01     | Full Service        | 2512139         | MOOREFIELD | 1329 PARK                      | ROBINSON | KY   | 40383   | FAYETTE | UNITED STATES | 2512139        | 2512139          | 40383           | FAYETTE   | UNITED STATES |          |
| OK          | 2021-10-01     | Full Service        | 2512140         | NASHVILLE   | 1329 NORTH MAIN STREET        | NASHVILLE | KY   | 40383   | WOODFORD | UNITED STATES | 2512140        | 2512140          | 40383           | WOODFORD  | UNITED STATES |          |</p>
<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</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>Timothy Cambron Versailles, KY USA</td>
<td>USA</td>
<td>1,997,788</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<tr>
<td>Dr. Denis Krog Frankfort, KY USA</td>
<td>USA</td>
<td>572,606</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<tr>
<td>David Meyers Versailles, KY USA</td>
<td>USA</td>
<td>833,605</td>
<td>None</td>
<td>None</td>
<td>None</td>
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<tr>
<td>Name &amp; Address</td>
<td>Principal Occupation</td>
<td>Title &amp; Position with Bank Holding Co.</td>
<td>Title &amp; Position with other Businesses (include names of subsidiaries)</td>
<td>Percentage of Voting Shares in Bank Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>----------------</td>
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<td>---------------------------------------</td>
<td>-------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Jeff Ball</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>1.38%</td>
<td>N/A</td>
<td>0.00%</td>
</tr>
<tr>
<td>Nicholasville, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>1.38%</td>
<td>N/A</td>
<td>0.00%</td>
</tr>
<tr>
<td>Tim Cameron</td>
<td>Business Owner</td>
<td>President - Citizens Commerce Bank</td>
<td>42.22%</td>
<td>30.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>42.22%</td>
<td>30.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Celebrity</td>
<td>Physician</td>
<td>President - Central Ky. Medical Group, PSC</td>
<td>0.73%</td>
<td>Central Ky. Medical Group, PSC</td>
<td>0.73%</td>
</tr>
<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Central Ky. Medical Group, PSC</td>
<td>0.73%</td>
<td>Central Ky. Medical Group, PSC</td>
<td>0.73%</td>
</tr>
<tr>
<td>Dennis King</td>
<td>Veterinarian</td>
<td>President - Citizens Commerce Bank</td>
<td>15.04%</td>
<td>Warehouse Enterprises, LLC</td>
<td>50.00%</td>
</tr>
<tr>
<td>Frankfort, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>15.04%</td>
<td>Warehouse Enterprises, LLC</td>
<td>50.00%</td>
</tr>
<tr>
<td>Michelle Oxley</td>
<td>Treasurer</td>
<td>President - Citizens Commerce Bank</td>
<td>2.50%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>2.50%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Ken Reed</td>
<td>Retired</td>
<td>President - Citizens Commerce Bank</td>
<td>2.24%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>2.24%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Barry Setlles</td>
<td>Attorney</td>
<td>President - Citizens Commerce Bank</td>
<td>2.37%</td>
<td>Barry Settles Law Office</td>
<td>100.00%</td>
</tr>
<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>2.37%</td>
<td>Barry Settles Law Office</td>
<td>100.00%</td>
</tr>
<tr>
<td>Bill Shank</td>
<td>Retired</td>
<td>President - Citizens Commerce Bank</td>
<td>2.55%</td>
<td>Convenient Food Mart #1/5</td>
<td>51.00%</td>
</tr>
<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>2.55%</td>
<td>Convenient Food Mart #1/5</td>
<td>51.00%</td>
</tr>
<tr>
<td>Frank Stark</td>
<td>Chairman of the Board</td>
<td>President - Citizens Commerce Bank</td>
<td>1.37%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Versailles, KY, USA</td>
<td>Director</td>
<td>President - Citizens Commerce Bank</td>
<td>1.37%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>