Annual Report of Holding Companies—FR Y-6

RSSD: 1357082
Rec10 7124/123

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(o)(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. §§ 3106(a) and 3106(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, Jeffery L. Smith
Name of the Holding Company Director and Official

VP/Secretary/Treasurer
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

For Federal Reserve Bank Use Only

RSSD ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
12/31/2022
Month / Day / Year

Reporters’ Name, Street, and Mailing Address

Hazard Bancorp

Legal Title of Holding Company
524 Main Street / P.O. Box 989
(Mailing Address of the Holding Company) Street / P.O. Box

Hazard
KY ✔ 41701
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jeffery L. Smith
Name
VP/Secretary/Treasurer
Title

606-487-7270 ext.7270
Area Code / Phone Number / Extension

606-487-7155
Area Code / FAX Number

jsmith@peopleshazard.com
E-mail Address

www.peopleshazard.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. [ ]

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 to 101 hours per response, with an average of 5.1 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.

12/2022
Report Item 1: Annual Report to Shareholders
For holding companies not registered with the SEC, indicate status of Annual Report to Shareholders:
☑ 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.
ITEM 1.

The audited financial statements for Hazard Bancorp will be mailed/e-mailed when received.

ITEM 2b. BRANCH VERIFICATION

ITEM 3. SECURITIES HOLDERS

1(a)(b)(c) - Securities Holders: see Attachment (2)
2(a)(b)(c) – Eva Dmitrieva owned 11,698 shares of Common Stock on 09-30-2022 4.26%, those shares were sold on 10-01-2022 and she is no longer shareholder.
HAZARD BANCORP
STOCK/holders
as of DECEMBER 31, 2022

<table>
<thead>
<tr>
<th>STOCK/HOLDER - NAME CITY, STATE, COUNTRY</th>
<th>COUNTRY of CITIZENSHIP or INCORPORATION</th>
<th>NUMBER of SHARES OWNED</th>
<th>OWNERSHIP PERCENTAGE FN</th>
<th>TYPE of STOCK OWNERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>JULIE ROSE AKEMON HAZARD, KY USA</td>
<td>USA</td>
<td>24,259.09</td>
<td>8.83% 1,2,3</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>JULIE ROSE AKEMON, as trustee for</td>
<td>USA</td>
<td>7,795.86</td>
<td>2.84% 1,2,3</td>
<td>COMMON STOCK</td>
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<tr>
<td>JADE M. CLEMONS BANK QSST UTA TRUST</td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HAZARD, KY USA</td>
<td>USA</td>
<td>3,897.99</td>
<td>1.42% 1,3</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>JULIE ROSE AKEMON, as trustee for</td>
<td>USA</td>
<td>11,693.83</td>
<td>4.26% 1,2,3</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>ROSE F. CLEMONS BANK QSST UTA TRUST</td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HAZARD, KY USA</td>
<td>USA</td>
<td>9,098.94</td>
<td>3.31% 1,3</td>
<td>COMMON STOCK</td>
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<tr>
<td>KEMBERLY CLEMONS HAZARD, KY USA</td>
<td>USA</td>
<td>3,897.99</td>
<td>1.42% 1,3</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>EARL D. CLEMONS HAZARD, KY USA</td>
<td>USA</td>
<td>3,897.99</td>
<td>1.42% 1,3</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>DAVID K. CLEMONS HAZARD, KY USA</td>
<td>USA</td>
<td>3,897.99</td>
<td>1.42% 1,3</td>
<td>COMMON STOCK</td>
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<tr>
<td>EDWARD L. CLEMONS ESTATE</td>
<td>USA</td>
<td>39,022.27</td>
<td>14.21% 1,3</td>
<td>COMMON STOCK</td>
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<tr>
<td>HAZARD, KY USA</td>
<td>USA</td>
<td>24,811.67</td>
<td>9.04% 6</td>
<td>COMMON STOCK</td>
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<tr>
<td>BRIEN G. FREEMAN CORBIN, KY</td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>STOCK/HOLDER - NAME</td>
<td>COUNTRY of CITIZENSHIP or INCORPORATION</td>
<td>NUMBER of SHARES OWNED</td>
<td>OWNERSHIP PERCENTAGE</td>
<td>FN</td>
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<tr>
<td>MICHAEL DAVID PRATER</td>
<td>USA</td>
<td>29,173.78</td>
<td>10.62%</td>
<td>4</td>
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<tr>
<td>LEXINGTON, KY</td>
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<tr>
<td>BRENNNA RICHARDSON</td>
<td>USA</td>
<td>25,173.78</td>
<td>9.17%</td>
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</tr>
<tr>
<td>RICHMON, KY</td>
<td></td>
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</tbody>
</table>

Footnotes:

1. Akemon & Clemons Family own 37.71% of the common stock of Hazard Bancorp.
2. Akemon owns 8.83% of the common stock of Hazard Bancorp. She is Trustee on an additional 8.68% “Daughters Trust”.
3. Clemons heirs “Family” owns 37.71% of the common stock of Hazard Bancorp.
5. Brenna Richardson owns 9.17% of the common stock of Hazard Bancorp.