

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK  
 OF CLEVELAND



Annual Report of Holding Companies—FR Y-6

2014 MAR -7 P 5:28  
 STATISTICS & ANALYSIS  
 DEPARTMENT

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(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

**December 31, 2013**

Month / Day / Year

I, Richard Wehrle *Conservator for James Brown*

Reporter's Name, Street, and Mailing Address

Farmers National Bancorp of Cynthiana

Name of the Holding Company Director and Official

Legal Title of Holding Company

Chairman of the Board

101 E. Pike Street, P.O. Box 188

Title of the Holding Company Director and Official

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

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.

Cynthiana

KY

41031

City

State

Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael Dinsmore

CFO

Name

Title

859-235-2151

Area Code / Phone Number / Extension

859-234-6737

Area Code / FAX Number

mdinsmore@farmersdepositbankky.com

E-mail Address

n/a

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

Signature of Holding Company Director and Official

*James A. Brown by Richard Wehrle*  
*Conservator*

2/27/14

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.

1071511

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

PHYSICS DEPARTMENT

CHICAGO, ILL.

TO THE DIRECTOR OF THE UNIVERSITY OF CHICAGO

CONTRIBUTION FOR JAMES B. CONNOR

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**FARMERS NATIONAL BANCORP OF CYNTHIANA, INC.**  
**FORM FRY-6 Year ending December 31, 2013**

**Report item 1** -An annual report is not prepared.

**Report item 2 (a)**- Organization Chart

FARMERS NATIONAL BANCORP OF CYNTHIANA, INC.  
P.O. Box 188  
Cynthiana, KY 41031  
Incorporated in Cynthiana, Kentucky

Farmers Deposit Bank  
P O Box 31  
Carlisle, KY. 40311  
Incorporated in Kentucky  
100% of stock owned

These are the only businesses owned by the holding company.

**Report Item 2(b)** Domestic Branch list  
Submitted via online filing 3/15/2013

**Report item 3** Shareholders

**3(1)**

James A. Brown  
Cynthiana, KY 41031, USA, Citizen of the United States of America  
21,207 shares of common stock, 99.9718% of shares

**3(2)**

None

**Report Item 4 - Insiders**

James A. Brown, Principal Shareholder  
Cynthiana, KY [REDACTED] USA  
21,207 shares of common stock, 99.9717% of shares

W. Brent Hoptry  
Cynthiana, KY [REDACTED] USA, Director, President and Chairman of the Board of Farmers Deposit Bank,  
Director of Deposit Bank of Carlisle  
1 share of common stock, .0047% of shares

Harry T. Richart III  
Lexington, KY [REDACTED] USA, Director of holding company and Farmers Deposit Bank, Retired Banker  
1 share of common stock, .0047% of shares

Steve Singleton  
Lexington, KY [REDACTED] USA, Director of holding company and Farmers Deposit Bank, Retired CFO  
1 share of common stock, .0047% of shares

Paul Patton  
Pikeville, KY [REDACTED] USA, Director of holding company and Farmers Deposit Bank, former Governor of  
Kentucky, Coal operator, President Pikeville College

1 share of common stock, .0047% of shares

**FARMERS NATIONAL BANCORP OF CYNTHIANA, INC.**  
**FORM FRY-6 Year ending December 31, 2013**

David Melcher  
Cynthiana, KY [REDACTED] USA, Director of Farmers Deposit Bank, Retired Judicial  
1 share of common stock, .0047% of shares

Dr. Robert Sparks  
Carlisle, KY [REDACTED] USA, Director of Farmers Deposit Bank, Retired Dentist  
1 share of common stock, .0047% of shares

**Results:** A list of branches for your depository institution: FARMERS DEPOSIT BANK (ID\_RSSD: 842116).  
 This depository institution is held by FARMERS NATIONAL BANCORP OF CYNTHIANA, INC. (1071511) of CYNTHIANA, KY.  
 The data are as of 03/31/2014. Data reflects information that was received and processed through 04/07/2014.

**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 UNINUM, 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 UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
CHANGE	8/17/2013	Full Service (Head Office)	842116	FARMERS DEPOSIT BANK	386 WEST MAIN STREET	CARLSLE	KY	40311-11	NICHOLAS	UNITED STATES	213	0	FARMERS DEPOSIT BANK	842116	
OK		Full Service	854418	DOWNTOWN BRANCH	MAIN STREET & PIKE STREET	CYNTHIANA	KY	41031	HARRISON	UNITED STATES	1735	2	FARMERS DEPOSIT BANK	842116	
OK		Full Service	856515	SOUTHSIDE BRANCH	698 U.S. HIGHWAY 27 SOUTH	CYNTHIANA	KY	41031	HARRISON	UNITED STATES	193847	3	FARMERS DEPOSIT BANK	842116	
OK		Full Service	3203633	BOURBON BRANCH	2106 ROCKY DRIVE	PARIS	KY	40361	BOURBON	UNITED STATES	419558	4	FARMERS DEPOSIT BANK	842116	