

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE  
 OF CLEVELAND  
 2016 JUN 17 10  
 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.

I, Jack E. Whitaker  
 Name of the Holding Company Director and Official  
CEO & Chairman of the Board  
 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.

Jack E. Whitaker  
 Signature of Holding Company Director and Official  
3-25-15  
 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 1966671  
 C.I. \_\_\_\_\_

**Date of Report** (top-tier holding company's fiscal year-end):  
December 31, 2014

Month / Day / Year  
 None  
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address  
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  
 City State Zip Code  
2937 Paris Pike, Lexington, KY  
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Penny Crabtree VP & Financial Svcs Mgr.  
 Name Title  
859-293-6005 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

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

WHITAKER BANK CORPORATION OF KENTUCKY  
FORM FR Y-6  
December 31, 2014

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**Report Item 1: Annual Report to Shareholders**

Whitaker Bank Corporation of Kentucky does not prepare an annual report for its shareholders.

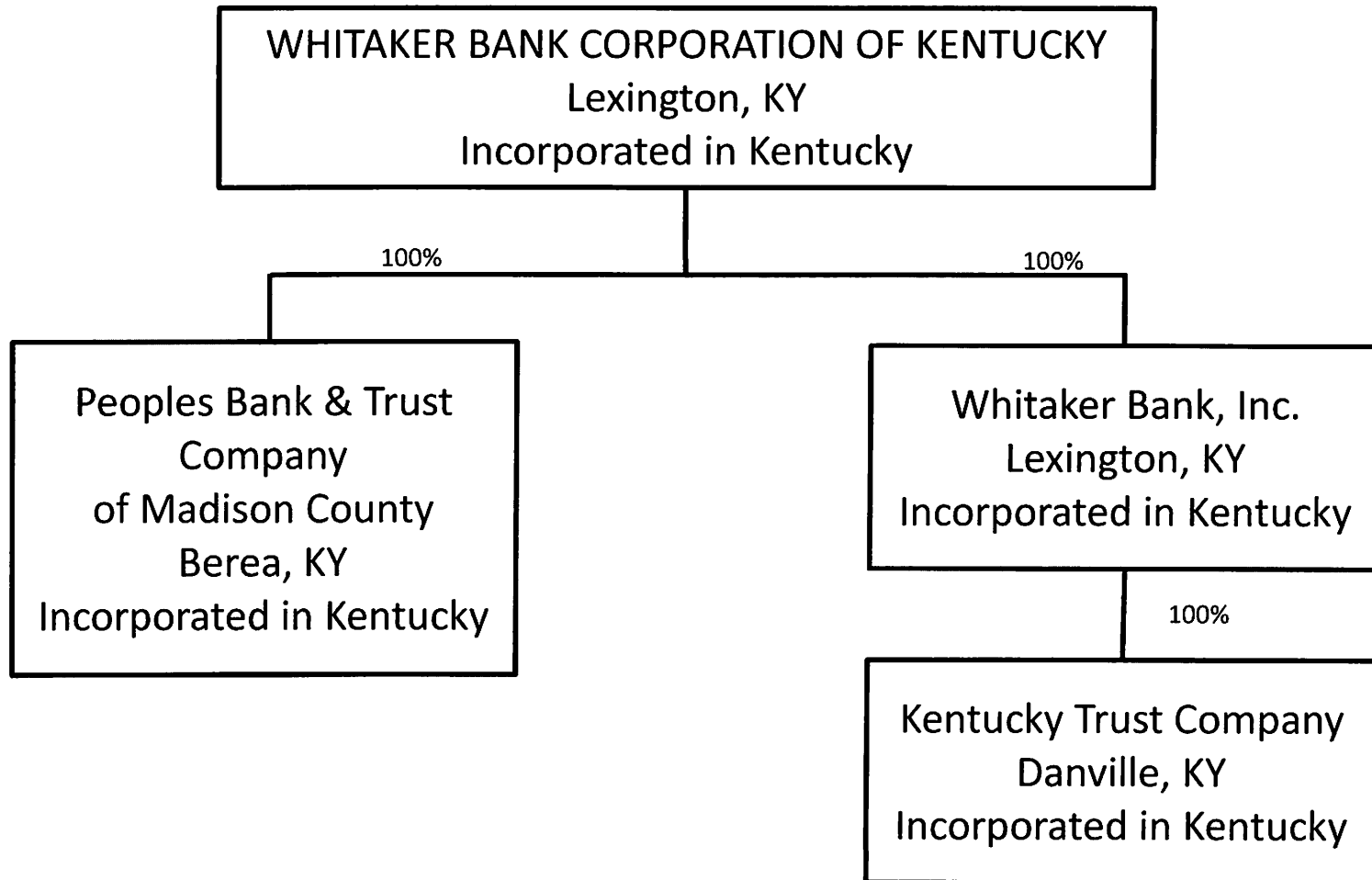
**Report Item 2: Organization Chart**

See next page.

**Report Item 2b. Branch Data Verification**

Submitted via e-mail on 3-17-15.

Whitaker Bank Corporation of Kentucky  
12-31-2014  
Organization Chart



WHITAKER BANK CORPORATION OF KENTUCKY  
FORM FR Y-6 December 31, 2014

**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 12-31-2014			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during fiscal year ending 12-31-2014		
(1)(a) Name, (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage Each Class of Voting Securities	(2)(a) Name, (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage Each Class of Voting Securities
Elmer Whitaker Irrevocable Trust Jack E. Whitaker, Trustee Lexington, KY, USA	USA	18,051 - 11% Class A (voting)	None	None	None
Jack E. Whitaker Lexington, KY, USA	USA	857 - 0% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Anna Whitaker Lake, Advisory Trustee* Berea, KY, USA	USA	28,400 - 5% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jacquelin Whitaker Murphy, Advisory Trustee* Paris, KY, USA	USA	28,400 - 5% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)			

Trust for the benefit of Elmer Keith Whitaker Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of Elmer Keith Whitaker Elmer Keith Whitaker, Advisory Trustee* Sadieville, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of John L. Whitaker, Jr Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of John L. Whitaker, Jr Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of John L. Whitaker, Jr Anna Whitaker Lake, Advisory Trustee* Berea, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of Rebecca Whitaker Doehring Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of Rebecca Whitaker Doehring Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	28,400 - 5% Class A (voting)
Trust for the benefit of Rebecca Whitaker Doehring Elmer Keith Whitaker, Advisory Trustee* Sadieville, KY, USA	USA	28,400 - 5% Class A (voting)

Note - total voting percentage is less than 100% due to rounding down - 14%

\* See Advisory Trust (pro forma voting power) attached and Class A (voting) Shareholder List attached

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	Holding company organi- zation, coal lands, and real estate, respectively	Chairman, CEO & Stockholder	Chairman of Board- Whitaker Bank, Inc.	President of Whitaker Farms, Inc. General Partner of Whitaker Land Company, Ltd, 100% shareholder of Royal Land LLC	Jack Whitaker-0.53%	None	Whitaker Farms-100.00%
Jack Whitaker, Trustee for Elmer Whitaker Irrevocable Trust dated 08/23/2013 effective 06/08/2014			Chairman of Board- Peoples Bank & Trust Co of Madison County	President, Director-Ecco Mining Company, Inc.	Jack Whitaker, Advisory Trustee-88.25% (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)		Ecco Mining Company, Inc.-100.00%
Jack Whitaker, Advisory Trustee for (u/a 1989 Trusts) Anna W. Lake Jacquelin W. Murphy Elmer K. Whitaker John L. Whitaker Rebecca L. Whitaker				Stockholder, President, Director-W G Coal Sales, Inc.			W G Coal Sales, Inc. - 52.50%
				Stockholder, President, Director-Hazard Coal Corp.	Jack Whitaker, Trustee-11.22%		Hazard Coal Co -26.36%
				Stockholder, President, Director, Secretary- Kentucky Union Company	Trustee for: Elmer Whitaker Irrevocable Trust dated 08/23/2013 effective 06/08/2014		Kycoga Co., LLC-50.00%
				Member, Manager- Kycoga Company, LLC			American International Warehouses, Ltd.-50.00%
Jack Whitaker, Trustee for John L. Whitaker, Jr. (dated 9/15/98)				Trustee of Limited Partner-American International Warehouses, Ltd.			Whitaker Land Co., Ltd.-100.00%
				Trustee of Limited Partner-Whitaker Land Company, Ltd.			Whitaker Trust, LLC-100.00%
				Trustee of Member, Manager- Whitaker Trust, LLC			W.R. Storage Corp.-50.00%
				Director, President-Secretary Whitaker Foundation, Inc			JW Farms, LLC-100%
				Member, Manager- JW Farms, LLC			Royal Land LLC -100.00%

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

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2014

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)
Wallace Warfield Lexington, KY	Retired	Director	Director-Whitaker Bank, Inc.	Director, Treasurer-Whitaker Farms, Inc.	Wallace Warfield-0.00%	None	None
Wallace Warfield, Advisory Trustee for: (w/a 1989 Trusts) Anna W. Lake Jacquelin W. Murphy Elmer K. Whitaker John L. Whitaker Rebecca L. Whitaker				Director, Treasurer-Hazard Coal Corporation  Director, Secretary, Treasurer- Ecco Mining Company, Inc.  Treasurer- Whitaker Foundation, Inc.	Wallace Warfield, Advisory Trustee-88.25%  (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)		

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

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2014

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)(e) 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	None	Director, President & Stockholder	Director & CEO- Whitaker Bank, Inc.	Limited Partner-American International Warehouses, Ltd.	Elmer K. Whitaker, Advisory Trustee-35.30% (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	Whitaker Farms, Inc.- 100.00%
Elmer K. Whitaker, Advisory Trustee for: (w/a 1989 Trusts) Elmer K. Whitaker Rebecca L. Whitaker			Director- Peoples Bank & Trust Co of Madison County	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC			Ecco Mining Company, Inc.-100.00%
			Director- Kentucky Trust Company	Member-Whitaker Trust, LLC			W.G. Coal Sales, Inc.- 52.50%
				Member-Eagle Investment Group, LLC			Hazard Coal Co.-26.36%
				Member-EK Photography, LLC			Kentucky Union Co.-27.00%
				Member-Double Duce Farm, LLC			Kycoga Co., LLC-50.00%
							American International Warehouses, Ltd.-50.00%
							Whitaker Land Co., Ltd.-100.00%
							Whitaker Trust, LLC-100.00%
							W.R. Storage Corp.-50.00%
							PK Lubbock 98 Partners LLC-40.00%
							Eagle Invmt Group, LLC-25%
							Royal Land LLC -100.00%
							EK Photography, LLC-100%
							Double Duce Farm, LLC-100%

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



WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2014

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	None	Director, Vice President & Stockholder	None	Limited Partner-American International Warehouses, Ltd.	Anna W. Lake, Advisory Trustee-35.30%  (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	Whitaker Farms-100.00%  Ecco Mining Company, Inc.-100.00%  W.G. Coal Sales, Inc.- 52.50%  Hazard Coal Co.-26.36%  Kentucky Union Co.-27.00%  Kycoga Co., LLC-50.00%  American International Warehouses, Ltd.-50.00%  Whitaker Land Co., Ltd.-100.00%  Whitaker Trust, LLC-100.00%  W.R. Storage Corp.-50.00%  PK Lubbock 98 Partners LLC-40.00%  Royal Land LLC -100.00%
Anna W. Lake, Advisory Trustee for: (w/a 1989 Trusts) Anna W. Lake John L. Whitaker				Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC  Member-Whitaker Trust, LLC  Voting Member - 25% ownership Four Great Lakes, LLC			

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

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 Lexington, KY	None	Stockholder	None	Limited Partner-American International Warehouses, Ltd.	Jacquelin W. Murphy Advisory Trustee-17.65%	None	Whitaker Farms-100.00%
Jacquelin W. Murphy, Advisory Trustee for (w/a 1989 Trusts) Jacquelin W. Murphy				Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC	(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)		Ecco Mining Company, Inc. -100.00%
				Member-Whitaker Trust, LLC			W.G. Coal Sales, Inc. - 52.50%
				Member-Land Dev. Co., LLC			Hazard Coal Co -26.36%
				Stockholder, Director-Murphy & Lusby Dev. Co.			Kentucky Union Co -27.00%
				Member-Stoneleigh Farm, LLC			Kycoga Co., LLC-50.00%
				Spouse of Member-Bluegrass Gun & Range, LLC			American International Warehouses, Ltd.-50.00%
				Spouse of Member- BudsGunShop.com LLC			Whitaker Land Co., Ltd.-100.00%
				Spouse of Member-Ball Wright & Murphy, LLC			Whitaker Trust, LLC-100.00%
							W.R. Storage Corp -50.00%
							PK Lubbock 98 Partners LLC-40.00%
							Land Dev. Co., LLC-25.00%
							Murphy & Lusby Dev. Co -50.00%
							Stoneleigh Farm, LLC-100%
							Royal Land LLC -100.00%
							Bluegrass Gun & Range LLC-67%
							BudsGunShop LLC-33%
							Ball Wright & Murphy LLC- 33%

\* 15 includes all ownership by immediate family and related companies

**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	857	0	0	0	0	0	0
Elmer Whitaker Irrevocable Trust Jack E. Whitaker, Trustee		18,051	0	0	0	0	0	0
Trust for the benefit of Anna Whitaker Lake		28,400	28,400	28,400	0	0	0	0
Trust for the benefit of Jacquelin Whitaker Murphy		28,400	28,400	0	28,400	0	0	0
Trust for the benefit of Elmer Keith Whitaker		28,400	28,400	0	0	28,400	0	0
Trust for the benefit of John L. Whitaker, Jr.		28,400	28,400	28,400	0	0	0	0
Trust for the benefit of Rebecca Whitaker Doehring		28,400	28,400	0	0	28,400	0	0
<b>Total</b>	<b>0</b>	<b>160,908</b>	<b>142,000</b>	<b>56,800</b>	<b>28,400</b>	<b>56,800</b>	<b>0</b>	<b>0</b>

(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.

**WHITAKER BANK CORPORATION OF KENTUCKY**

**CLASS A**

**(as of December 31, 2014)**

<u>NAME</u>	<u>NO. OF SHARES</u>
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Anna M. Whitaker 218 West Main Street Danville, KY 40422 Certificate No. A162 61-6175367	28,400
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Jacquelin Whitaker 218 West Main Street Danville, KY 40422 Certificate No. A163 61-6175368	28,400
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Elmer K. Whitaker 218 West Main Street Danville, KY 40422 Certificate No. A164 61-6175369	28,400
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o John L. Whitaker, Jr. 218 West Main Street Danville, KY 40422 Certificate No. A165 61-6175371	28,400
Kentucky Trust Company c/o Martha Bryant Trustee f/b/o Rebecca L. Whitaker 218 West Main Street Danville, KY 40422 Certificate No. A166 61-6175370	28,400

Elmer Whitaker Revocable Trust 18,051  
Fourth Restatement dated 8/23/2013 (as amended)  
P.O. Box 14037  
Lexington, KY 40512  
Certificate No. A156  
20-6386827

Jack E. Whitaker 20  
P.O. Box 14037  
Lexington, KY 40512  
Certificate No. A151  
402-56-4503

Jack E. Whitaker 20  
P.O. Box 14037  
Lexington, KY 40512  
Certificate No. A152  
402-56-4503

Jack E. Whitaker 20  
P.O. Box 14037  
Lexington, KY 40512  
Certificate No. A153  
402-56-4503

Jack E. Whitaker 20  
P.O. Box 14037  
Lexington, KY 40512  
Certificate No. A154  
402-56-4503

Jack E. Whitaker 777  
P.O. Box 14037  
Lexington, KY 40512  
Certificate No. A155  
402-56-4503

**TOTAL** \_\_\_\_\_  
160,908

Result: A list of branches for your heading company, WHITAKER BANK CORPORATION OF KENTUCKY (1966471) of (LINGTON, KY. The data are as of 1/21/2014. Data reflects information that was received and processed through 01/07/2015.

**Disclosures and Notifications:**

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.

**Address:**  
 OK: If the branch information is correct, enter 'OK' in the Data Action column.  
 Change: If the branch information is incorrect or incomplete, review 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.  
 Order: If a branch listed was moved by this reporting institution, enter 'Order' in the Data Action column.  
 Add: If a reported 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 pending this list, you may need to adjust your paper setup in the Search. Try using landscape orientation, page scaling, and/or legal sized paper.

**Subscription Details:**

When you are finished, send a saved copy to your File contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your File contact, put your institution name, city and state in the subject line of the e-mail.

Note:  
 To satisfy the FR Y-40 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Order, or Add.  
 The FR Y-10 report may be submitted in a tabular format or the FR Y-10 Online application - /home2/fronline/default.asp?go=.

\* OK, UNLINK, Order Number, and ID, SSID columns are for reference only. Verification of these values is not required.

DATA ACTION	BRANCH TYPE	BRANCH TO ACCESS	POPULAR NAME	STREET ADDRESS	CITY	STATE	ZIP CODE	COUNTY	COUNTRY	FIC NUMBER	OTHER NUMBER	HEAD OFFICE	HEAD OFFICE TO ACCESS	Comments
OK	Full Service (Head Office)	748313	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	419 CHESTNUT STREET	BEREA	KY	40010	MADISON	UNITED STATES	19395		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	346015	NORTH BEREA BRANCH	729 GLENDA ROAD	BEREA	KY	40020	MADISON	UNITED STATES	19394		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	192316	U.S. 25 BRANCH	303 RICHMOND ROAD NORTH	BEREA	KY	40020	MADISON	UNITED STATES	25068		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	681717	WEST END BRANCH	100 WEST JEFFERSON STREET	BEREA	KY	40020	MADISON	UNITED STATES	19393		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	3154193	MT VERNON BRANCH	500 RICHMOND STREET	MT VERNON	KY	40056	BOECALISTE	UNITED STATES	43146		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	789902	BAHNEY LAKE BRANCH	1000 BAHNEY LAKE	RICHMOND	KY	40275	MADISON	UNITED STATES	26062		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	224265	BRYSS BRANCH	460 EASTERN BYPASS	RICHMOND	KY	40275	MADISON	UNITED STATES	26660		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	116672	RICHMOND BRANCH	1197 BEREA ROAD	RICHMOND	KY	40275	MADISON	UNITED STATES	25089		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	249313	WALMART BRANCH	600 EASTERN BYPASS	RICHMOND	KY	40275	MADISON	UNITED STATES	25085		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service (Head Office)	138172	WALCO BRANCH	ROHWAY 21.4 COLLEGE HILL ROAD	WALCO	KY	40385	MADISON	UNITED STATES	3995		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	748313	
OK	Full Service	149242	WHEATY BRANCH, INC	200 WHEATY FORD DRIVE	LEICESTER	KY	41059	WHEATY	UNITED STATES	4287		WHEATY BRANCH, INC	149242	
OK	Full Service	15101	CLAY CITY BRANCH	449 MAIN STREET	CLAY CITY	KY	40012	POWELL	UNITED STATES	22084		WHEATY BRANCH, INC	149242	
OK	Full Service	248291	EAST COBBIN BRANCH	1400 EAST MAIN STREET	COBBIN	KY	40201	COB	UNITED STATES	19328		WHEATY BRANCH, INC	149242	
OK	Full Service	375955	BEAVY BRANCH	1200 HIGHWAY 70	COBBIN	KY	40201	LAUREL	UNITED STATES	47894		WHEATY BRANCH, INC	149242	
OK	Full Service	669311	NORTH MAIN STREET BRANCH	100 NORTH MAIN STREET	COBBIN	KY	40201	WHEATY	UNITED STATES	1732		WHEATY BRANCH, INC	149242	
OK	Full Service	749313	SOUTH COBBIN BRANCH	1319 QUAKERLAND FALLS HIGHWAY	FRANCIS	KY	40201	FRANKLIN	UNITED STATES	1781		WHEATY BRANCH, INC	149242	
OK	Full Service	346024	FRANCIS BRANCH	100 WEST MAIN STREET	FRANCIS	KY	40201	FRANKLIN	UNITED STATES	29055		WHEATY BRANCH, INC	149242	
OK	Full Service	346029	U.S. HIGHWAY 127 BRANCH	150 WEST MAIN STREET	FRANCIS	KY	40201	FRANKLIN	UNITED STATES	29055		WHEATY BRANCH, INC	149242	
OK	Full Service	346019	VERSALUIS ROAD BRANCH	164 VERSALUIS ROAD	FRANCIS	KY	40201	FRANKLIN	UNITED STATES	29055		WHEATY BRANCH, INC	149242	
OK	Full Service	318127	GEORGETOWN ROAD OFFICE	501 WEST MAIN STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	1793		WHEATY BRANCH, INC	149242	
OK	Full Service	318127	GEORGETOWN ROAD OFFICE	TRONCHARD BANKING CENTER	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	19389		WHEATY BRANCH, INC	149242	
OK	Full Service	349027	WASHINGTON SQUARE BRANCH	593 SOUTH BROADWAY STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	19384		WHEATY BRANCH, INC	149242	
OK	Full Service	349027	WASHINGTON SQUARE BRANCH	14000 WASHINGTON SQUARE OFFICE	MADONSHING	KY	40310	MERGEN	UNITED STATES	7719		WHEATY BRANCH, INC	149242	
OK	Full Service	349320	NORTH BRANCH	110 NORTH COLLEGE STREET	MADONSHING	KY	40310	MERGEN	UNITED STATES	46418		WHEATY BRANCH, INC	149242	
OK	Full Service	351648	SOUTH BRANCH	923 SOUTH COLLEGE STREET	MADONSHING	KY	40310	MERGEN	UNITED STATES	24829		WHEATY BRANCH, INC	149242	
OK	Full Service	346028	HAWARD BRANCH	777 MORTON BOULEVARD	HAWARD	KY	41201	FRANK	UNITED STATES	44220		WHEATY BRANCH, INC	149242	
OK	Full Service	351624	HAY 15 BRANCH	1818 FRANKLIN HIGHWAY 15 SOUTH	HAYWARD	KY	41201	FRANK	UNITED STATES	36091		WHEATY BRANCH, INC	149242	
OK	Full Service	499315	HORN BRANCH	9794 HIGHWAY 15	HORN	KY	41824	LEITCH	UNITED STATES	11161		WHEATY BRANCH, INC	149242	
OK	Full Service	252018	FRONT BRANCH	324 HIGHWAY 16	HORN	KY	41824	LEITCH	UNITED STATES	11629		WHEATY BRANCH, INC	149242	
OK	Full Service	352256	LAVERTY BRANCH	1822 STATE STREET	HORN	KY	41824	LEITCH	UNITED STATES	18029		WHEATY BRANCH, INC	149242	
OK	Full Service	352256	LAVERTY BRANCH	1822 STATE STREET	HORN	KY	41824	LEITCH	UNITED STATES	18029		WHEATY BRANCH, INC	149242	
OK	Full Service	351194	REAR BRANCH	40630000 LANE	HORN	KY	41824	LEITCH	UNITED STATES	1351		WHEATY BRANCH, INC	149242	
OK	Full Service	351194	REAR BRANCH	996 GORNINGER LANE	HORN	KY	41824	LEITCH	UNITED STATES	1351		WHEATY BRANCH, INC	149242	
OK	Full Service	2532297	INDUSTRIAL ROAD BRANCH	2510 INDUSTRIAL ROAD	LEICESTER	KY	40013	FRATTE	UNITED STATES	35228		WHEATY BRANCH, INC	149242	
OK	Full Service	3037297	PANDY FINE DRIVE BRANCH	3311 PANDY FINE	LEICESTER	KY	40013	FRATTE	UNITED STATES	28949		WHEATY BRANCH, INC	149242	
OK	Full Service	2139261	KNABURY ROAD BRANCH	344 MADONSHING ROAD	LEICESTER	KY	40013	FRATTE	UNITED STATES	28996		WHEATY BRANCH, INC	149242	
OK	Full Service	2139261	KNABURY ROAD BRANCH	344 MADONSHING ROAD	LEICESTER	KY	40013	FRATTE	UNITED STATES	28996		WHEATY BRANCH, INC	149242	
OK	Full Service	179913	MONTECALO BANK	140 WEST MAIN STREET	LEICESTER	KY	40013	FRATTE	UNITED STATES	28996		WHEATY BRANCH, INC	149242	
OK	Full Service	294913	NORTH BRANCH	1408 FLEMINGSSING	LEICESTER	KY	40013	FRATTE	UNITED STATES	17466		WHEATY BRANCH, INC	149242	
OK	Full Service	346023	CLAYTON BRANCH	923 CLAYTON RD	LEICESTER	KY	40013	FRATTE	UNITED STATES	35228		WHEATY BRANCH, INC	149242	
OK	Full Service	346023	CLAYTON BRANCH	172 WHEATY FORD DRIVE	LEICESTER	KY	40013	FRATTE	UNITED STATES	29229		WHEATY BRANCH, INC	149242	
OK	Full Service	351744	SAVINA BRANCH	1201 MAIN STREET	HORN	KY	41824	LEITCH	UNITED STATES	1794		WHEATY BRANCH, INC	149242	
OK	Full Service	34219	STANTON BRANCH	4200 DODDLE RD	SAVANA	KY	40012	MERGEN	UNITED STATES	21817		WHEATY BRANCH, INC	149242	
OK	Full Service	44210	HIGHWAY 15 NORTH BRANCH	1290 HIGHWAY 15 NORTH	STANTON	KY	40012	MERGEN	UNITED STATES	35942		WHEATY BRANCH, INC	149242	
OK	Full Service	35730	MAIN STREET BRANCH	191 MAIN STREET	WHITFIELD	KY	41858	LEITCH	UNITED STATES	215		WHEATY BRANCH, INC	149242	
OK	Full Service	351218	WILLIAMSBURG BANKING CENTER BRANCH	1055 SOUTH HIGHWAY 25 WEST	WILLIAMSBURG	KY	40798	WHITTY	UNITED STATES	19397		WHEATY BRANCH, INC	149242	