

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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 FEDERAL RESERVE BANK
 OF CLEVELAND

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, Lewis Henry Warrix

Name of the Holding Company Director and Official

President

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

7-14-16

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 2753869
 C.I. _____

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

December 31, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

John R. Turner Holding Company

Legal Title of Holding Company

720 Kentucky Hwy 15 South P.O. Box 770

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

Jackson

KY

41339

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane Dunahoo

Executive VP

Name

Title

606-666-6782

Area Code / Phone Number / Extension

606-666-6774

Area Code / FAX Number

DDunahoo@citizensbankjackson.com

E-mail Address

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:

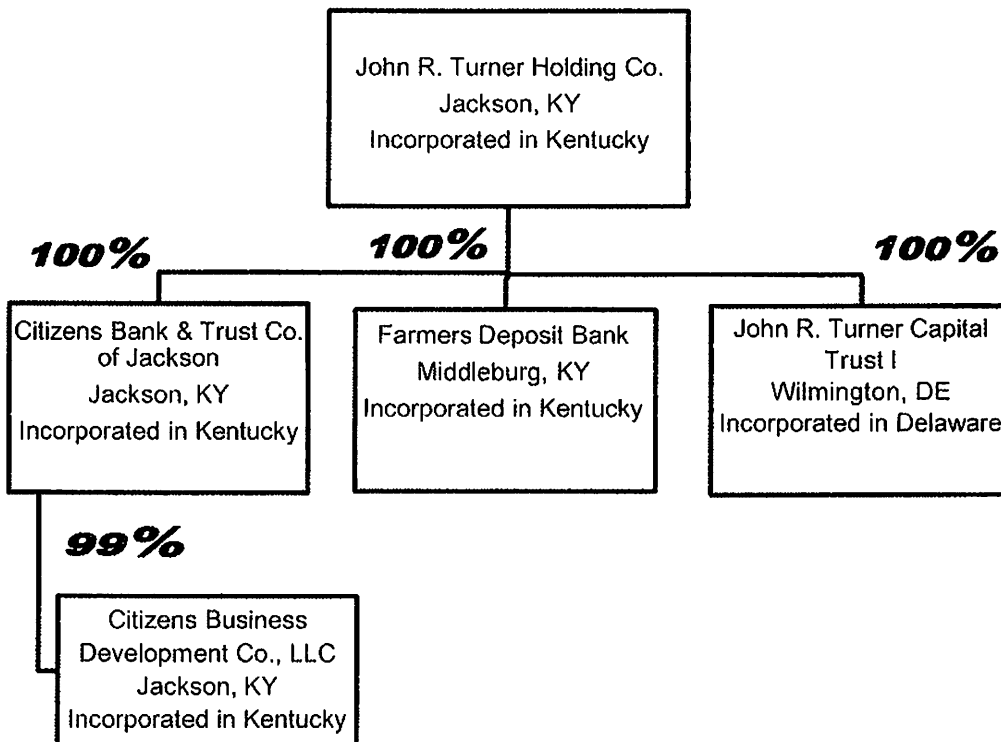
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
John R. Turner Holding Company
Jackson, Kentucky
Fiscal Year Ending December 31, 2015

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does not prepare an annual report for its shareholders.
- 2: a. Organizational Chart



- 2: a. Domestic Branch Listing
Submitted via email

*LEI is N/A unless noted

Results: A list of branches for your holding company: JOHN R TURNER HOLDING COMPANY (2753869) of JACKSON, KY.
The data are as of 12/31/2015. Data reflects information that was received and processed through 04/05/2016.

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
OK		Full Service (Head Office)	765318	CITIZENS BANK & TRUST CO. OF JACKSON	720 HWY. 15 SOUTH	JACKSON	KY	41339	BREATHITT	UNITED STATES	12505		0 CITIZENS BANK & TRUST CO. OF JACKSON	765318	
OK		Full Service	4731245	CITIZENS BANK & TRUST CO. BEATTYVILLE BRANCH	224 MAIN STREET	BEATTYVILLE	KY	41311	LEE	UNITED STATES	Not Required	Not Required	CITIZENS BANK & TRUST CO. OF JACKSON	765318	
OK		Full Service	212719	1138 MAIN STREET BRANCH	1138 MAIN STREET	JACKSON	KY	41339	BREATHITT	UNITED STATES	245910		1 CITIZENS BANK & TRUST CO. OF JACKSON	765318	
OK		Full Service (Head Office)	449841	FARMERS DEPOSIT BANK	2959 SHORTTOWN ROAD	MIDDLEBURG	KY	42541	CASEY	UNITED STATES	6732		0 FARMERS DEPOSIT BANK	449841	
OK		Full Service	2526027	LIBERTY BRANCH	775 NORTH WALLACE WILKINSON BOULEVARD	LIBERTY	KY	42539	CASEY	UNITED STATES	222522		2 FARMERS DEPOSIT BANK	449841	

Form FR Y-6
John R. Turner Holding Company
Jackson, Kentucky
December 31, 2015

Report Item 3: Securities Holders

Current shareholders with ownership, control or holdings of 5% or more with the power to vote as of December 31, 2015

(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	Number of Each Class of Voting Securities	(1)(c) Class	Percentage of Each Class of Voting Securities
Edward L Clemons Family:				
The Bank Stock ESBT under the Edward L. Clemons Revocable Trust UTA 12-23-98, Hazard, Kentucky, USA	USA	83.59	Common	8.68%
Julie Rose Akemon, Hazard, Kentucky, USA	USA	204.32	Common	21.23%
Jade M. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon - TTEE, Hazard, KY, USA	USA	112.42	Common	11.68%
Rose F. Clemons Bank QSST UTA Edward L. Clemons Julie R. Akemon - TTEE, Hazard, KY, USA	USA	112.42	Common	11.68%
Kemberly Kaye Clemons, Hazard, KY, USA	USA	112.42	Common	11.68%
Earl Dean Clemons, Bonnyman, KY, USA	USA	37.47	Common	3.89%
David Kent Clemons, Hazard, KY, USA	USA	37.47	Common	3.89%
Eva Clemons Dmitrieva, Wien, Austria	USA	37.47	Common	3.89%
Eva Clemons Dmitrieva Bank QSST UTA Edward L. Clemons Earl Dean Clemons - TTEE, Bonnyman, KY, USA	USA	74.95	Common	7.79%
TOTAL - Edward L Clemons Family		812.53		84.42%
Leon L. Hollon, Hazard, KY, USA	USA	50	Common	5.19%
Lewis Henry Warrlix, Jackson, KY, USA	USA	50	Common	5.19%
Sue Clair, Jackson, KY, USA	USA	50	Common	5.19%
Total Shares Outstanding as of 12-31-2015		962.53		100.00%

2(a)(b)(c)

See following page.

Report Item 3: Securities Holders

Form FR Y-6
John R. Turner Holding Company
Jackson, Kentucky
December 31, 2015

2(a)(b)(c)

Shareholders with ownership, control or holdings of 5% or more during the year:

(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	Number of Each Class of Voting Securities	(2)(c) Class	Percentage of Each Class of Voting Securities
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Edward L Clemons Family:

Estate of Edward L. Clemons, Hazard, Kentucky, USA	USA	83.59	Common	8.68%
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Form FR Y-6
John R. Turner Holding Company
Jackson, Kentucky
December 31, 2015

Report Item 4: Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, city, and state/country	Principal Occupation of other than with BHC	Title & Position with BHC	Title & Position with Subsidiaries (including Names of Subsidiaries)	Title & Position with Other Business (including Names of Business)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies (includes partnerships) of which 1% or more of voting securities are held (list names of companies and percentage of voting securities held)
The Bank Stock ESST under the Edward L. Clemons Revocable Trust UTA 12-23-95 Hazard, KY USA	N/A	N/A	N/A	N/A	8.68%	None	N/A
Jude Rose Akeman Hazard, Kentucky USA	Banker	Director	Director: Citizens Bank & Trust Co. of Jackson, KY	Director: Hazard Bancorp, Inc Trust Officer/Director: Peoples Bank & Trust Co. of Hazard Co-Executor: Edward L. Clemons Estate	21.23%	None	Locust Grove Inc. - 100%
Jude M. Clemons Bank QSST UTA Edward L. Clemons Jude R. Akeman, TTEE Hazard KY USA	Student	N/A	N/A	N/A	11.68%	None	N/A
Rose F. Clemons Bank QSST UTA Edward L. Clemons Jude R. Akeman TTEE Hazard, KY USA	Student	N/A	N/A	N/A	11.68%	None	N/A
Kemberly Kaye Clemons Hazard, KY USA	Restaurateur	N/A	N/A	N/A	11.68%	None	N/A
Earl Dean Clemons Hazard, KY USA	Coal Miner	N/A	N/A	N/A	3.89%	None	Clemons Brothers Development, LLC - 50%
David Kent Clemons Hazard, KY USA	Coal Miner	N/A	N/A	N/A	3.88%	None	Clemons Brothers Development, LLC - 50%
Eva Clemons Dmitrieva Wien Austria	Opera Singer	N/A	N/A	N/A	3.88%	None	N/A
Eva Clemons Dmitrieva Bank QSST UTA Edward L. Clemons Earl Dean Clemons, TTEE Bonyman, KY USA	Opera Singer	N/A	N/A	N/A	7.73%	None	N/A
Sue Clair Jackson, KY USA	Banker	Director	N/A	Owner - Sonia Sue Clair, DBA Office Management Owner - E-Z Stop Owner - S. Clair Enterprises	5.16%	None	Sue Clair Enterprises - 100%
Lewis Henry Warriz Jackson, KY USA	Banker	Director	Chairman: Citizens Bank & Trust Co. of Jackson, KY Director: Farmers Deposit Bank, Middleburg, KY		5.19%	None	Jiffy Mart - 25%
Leon Hallen Hazard KY USA	Banker	Director	Director: Citizens Bank & Trust Co. of Jackson, KY Director: Farmers Deposit Bank, Middleburg, KY	Chairman/President/CEO: Peoples Bank & Trust Co. of Hazard Chairman/President/Director: Hazard Bancorp, Inc. Co-Executor: Edward L. Clemons Estate	5.16%	None	Hallen & Collins Attorneys at Law - 27% Rockwood Land Company, LLC - 46.5% KMI, LLC - 30% LLH, LLC - 50%