

Board of Governors of the Federal Reserve System



# 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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. 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.

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

**December 31, 2019**

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

I, Mitchell Durham

Name of the Holding Company Director and Official

CFO

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.

**Whitaker Bank Corporation of Kentucky**

Legal Title of Holding Company

PO Box 14037

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

Lexington

KY

40512

City

State

Zip Code

2750 Paris Pike Lexington KY 40512

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Penny Crabtree

VP Financial Services Mgr

Name

Title

859-293-6005 x1207

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

*Mitchell Durham*, CFO

Signature of Holding Company Director and Official

03-20-2020

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. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? 0=No  
1=Yes

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."

WHITAKER BANK CORPORATION OF KENTUCKY  
FORM FR Y-6  
December 31, 2019

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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.

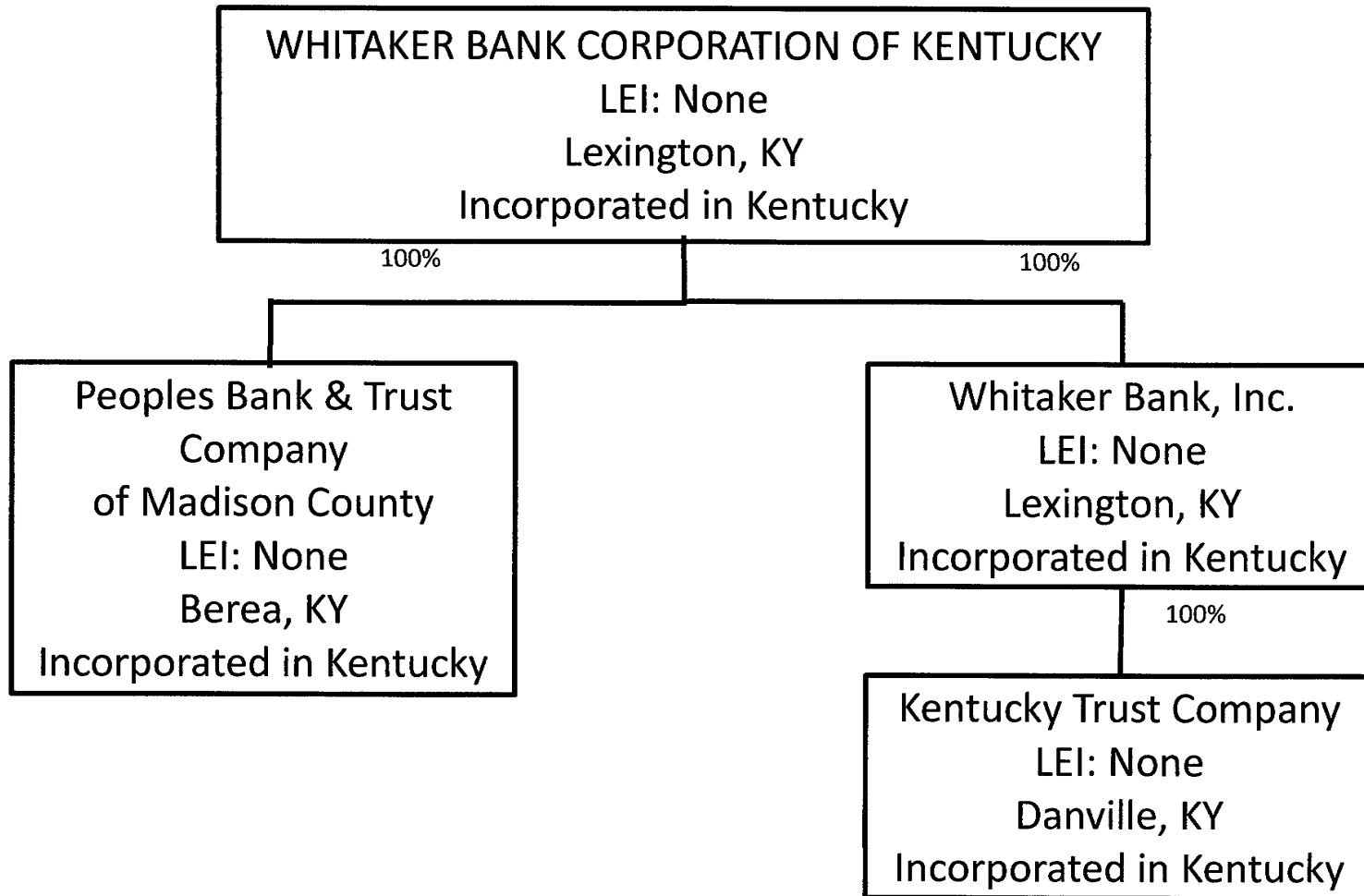
**Report Item 2: Organization Chart**

See next page.

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

Domestic Branch listing provided to the Federal Reserve via e-mail on 3-20-20.

# Whitaker Bank Corporation of Kentucky 12-31-2019 Organization Chart



Results: A list of branches for your holding company: WHITAKER BANK CORPORATION OF KENTUCKY (1966671) of LEXINGTON, KY.  
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

**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 Procedures**

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)	746513		PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	419 CHESTNUT STREET	BEREA	KY	40403	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	3460315		NORTH BEREA BRANCH	228 GLADES ROAD	BEREA	KY	40403	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	192316		U S 25 BRANCH	303 RICHMOND ROAD NORTH	BEREA	KY	40403	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	681717		WEST END BRANCH	205 PRINCE ROYAL DRIVE	BEREA	KY	40403	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	3154191		MT VERNON BRANCH	350 RICHMOND STREET	MOUNT VERNON	KY	40456	ROCKCASTLE	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	2690601		BRANDY LANE BRANCH	1000 BRANDY LANE	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	2242363		BYPASS BRANCH	460 EASTERN BYPASS	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	1166725		RICHMOND BRANCH	1157 BEREA ROAD	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service	3361775		WACO BRANCH	HIGHWAY 52 & COLLEGE HILL ROAD	WACO	KY	40385	MADISON	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY		746513	
OK		Full Service (Head Office)	1445943		WHITAKER BANK, INC	2001 PLEASANT RIDGE DRIVE	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	2943606		WOLFE CO BRANCH	191 KY 15 SOUTH	CAMPTON	KY	41301	WOLFE	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	415613		CLAY CITY BRANCH	4459 MAIN STREET	CLAY CITY	KY	40312	POWELL	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	748610		EAST CORBIN BRANCH	1400 EAST MASTER STREET	CORBIN	KY	40701	KNOX	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3745955		KEAVY BRANCH	1280 HIGHWAY 770	CORBIN	KY	40701	LAUREL	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	685911		NORTH MAIN STREET BRANCH	100 NORTH MAIN STREET	CORBIN	KY	40701	WHITLEY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	7489112		SOUTH CORBIN BRANCH	1319 CUMBERLAND FALLS HIGHWAY	CORBIN	KY	40701	WHITLEY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460342		FRANKFORT BRANCH	130 WEST MAIN STREET	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460409		U.S. HIGHWAY 127 BRANCH	1305 U.S. HIGHWAY 127	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460418		VERSAILLES ROAD BRANCH	264 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3361971		GEORGETOWN MAIN OFFICE	101 WEST MAIN STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	2815860		THOROUGHFBRE BANKING CENTER BRANCH	100 FINANCIAL WAY	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460397		WASHINGTON SQUARE BRANCH	950 SOUTH BROADWAY STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	538240		MERCER COUNTY MAIN OFFICE	211 SOUTH MAIN STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Limited Service	3665530		NORTH BRANCH	1104 NORTH COLLEGE STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	536143		SOUTH BRANCH	928 SOUTH COLLEGE STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460388		HAZARD BRANCH	777 MORTON BOULEVARD	HAZARD	KY	41701	PERRY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3361962		HWY 15 PERRY COUNTY BRANCH	1818 KENTUCKY HIGHWAY 15 SOUTH	HAZARD	KY	41701	PERRY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	485915		ISOM BRANCH	9754 HIGHWAY 15	ISOM	KY	41824	LETCHER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	356015		JENKINS BRANCH	9387 HIGHWAY 805	JENKINS	KY	41537	LETCHER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3675463		DANVILLE-MAPLE BRANCH	322 DANVILLE STREET	LANCASTER	KY	40444	GARRARD	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	1003914		LANCASTER BRANCH	39 PUBLIC SQUARE	LANCASTER	KY	40444	GARRARD	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3361944		BEAUMONT BRANCH	998 GOVERNORS LANE	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	2522597		NICHOLASVILLE ROAD BRANCH	2510 NICHOLASVILLE ROAD	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3037397		PARIS PIKE DRIVE BRANCH	2311 PARIS PIKE	LEXINGTON	KY	40505	FAYETTE	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Limited Service	2742265		TURLFLAND MALL FINANCIAL CENTER	2033 HARRODSBURG ROAD	LEXINGTON	KY	40504	FAYETTE	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	170912		MOREHEAD BANK	140 EAST MAIN STREET	MOREHEAD	KY	40351	ROWAN	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	2949318		NORTHSHORE BRANCH	1489 FLEMINGSBURG	MOREHEAD	KY	40351	ROWAN	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460379		CAMARGO BRANCH	4085 CAMARGO RD	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3460351		INDIAN MOUND BRANCH	275 INDIAN MOUND DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	725611		MOUNT STERLING BANK BRANCH	30 WEST MAIN STREET	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	342719		STANTON BRANCH	130 SOUTH MAIN STREET	STANTON	KY	40380	POWELL	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	484310		HIGHWAY 15 NORTH BRANCH	2378 HIGHWAY 15 NORTH	WHITESBURG	KY	41858	LETCHER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	357630		MAIN STREET BRANCH	187 MAIN STREET	WHITESBURG	KY	41858	LETCHER	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	
OK		Full Service	3251876		WILLIAMSBURG BANKING CENTER BRANCH	1025 SOUTH HIGHWAY 25 WEST	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	Not Required	Not Required	WHITAKER BANK, INC		1445943	

WHITAKER BANK CORPORATION OF KENTUCKY

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**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 12-31-2019			Securities holders not listed in 3(1)(a) through 3(1)Ⓞ that had ownership, control or holdings of 5% or more with power to vote during fiscal year ending 12-31-2019		
(1)(a) Name, (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)Ⓞ Number and Percentage Each Class of Voting Securities	(2)(a) Name, (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)Ⓞ Number and Percentage Each Class of Voting Securities
Jack E. Whitaker Lexington, KY, USA	USA	10,908 - 6.78% Class A (voting)	None	None	None
Trust for the benefit of Anna Whitaker Lake Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Anna Whitaker Lake Anna Whitaker Lake, Advisory Trustee* Berea, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Wallace Warfield, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Jacquelin Whitaker Murphy Jacquelin Whitaker Murphy, Advisory Trustee* Paris, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Jack E. Whitaker, Advisory Trustee* Lexington, KY, USA	USA	30,000 - 6.21% Class A (voting)			
Trust for the benefit of Elmer Keith Whitaker Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)			

Lexington, KY, USA		
Trust for the benefit of Elmer Keith Whitaker Elmer Keith Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Sadieville, KY, USA		
Trust for the benefit of John L. Whitaker, Jr Jack E. Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of John L. Whitaker, Jr Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of John L. Whitaker, Jr Anna Whitaker Lake, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Berea, KY, USA		
Trust for the benefit of Rebecca Whitaker Doehring Jack E. Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of Rebecca Whitaker Doehring Wallace Warfield, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Lexington, KY, USA		
Trust for the benefit of Rebecca Whitaker Doehring Elmer Keith Whitaker, Advisory Trustee*	USA	30,000 - 6.21% Class A (voting)
Sadieville, KY, USA		

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

\* 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.	Sole Member Central KY Holdings, LLC General Partner of Whitaker Land Company, Ltd, 100% shareholder of Royal Land LLC	Jack Whitaker-6.78%  Jack Whitaker, Advisory Trustee-93.15% (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	W.G. Coal Sales, Inc.- 52.50%  Hazard Coal Co.-26.36%  Kentucky Union Co.-27.00%  Kycoga Co., LLC-50.00%  Whitaker Land Co., Ltd.-100.00%  Whitaker Trust, LLC-100.00%  JW Farms, LLC-100%  Royal Land LLC -100.00%  East KY Holdings, LLC-100%  Central KY Holdings, LLC-100%
Jack Whitaker, Advisory Trustee for: (u/a 1989 Trusts) Anna W. Lake Jacquelin W. Murphy Elmer K. Whitaker John L. Whitaker Rebecca L. Whitaker			Chairman of Board- Peoples Bank & Trust Co of Madison County	Stockholder, President, Director-W.G. Coal Sales, Inc.  Stockholder, President, Director-Hazard Coal Corp.  Stockholder, Director, Secretary- Kentucky Union Company  Member, Manager- Kycoga Company, LLC  Trustee of Limited Partner-Whitaker Land Company, Ltd.  Trustee of Member, Manager- Whitaker Trust, LLC  Director, President Whitaker Foundation, Inc.  Member, Manager- JW Farms, LLC  Member, Manager- Central KY Holdings, LLC  Member, Manager- East KY Holdings ,LLC			
Jack Whitaker, Trustee for John L. Whitaker, Jr. (dated 9/15/98)							

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

WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2019

**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)
Mitchell Durham Richmond, KY	None	CFO and Director	None	Director, Treasurer-Hazard Coal Corporation  Director, Treasurer - Kentucky Union Company  Treasurer - W.G. Coal Sales, Inc.	Mitchell Durham-0.00%	None	None

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



WHITAKER BANK CORPORATION OF KENTUCKY

FORM FR Y-6 December 31, 2019

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Elmer K. Whitaker Sadieville, KY	None	Director, President & Stockholder	Director, President & CEO - Whitaker Bank, Inc.	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC	Elmer K. Whitaker, Advisory Trustee-37.29% (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	W.G. Coal Sales, Inc. - 52.50%
Elmer K. Whitaker, Advisory Trustee for: (u/a 1989 Trusts) Elmer K. Whitaker Rebecca L. Whitaker			Director- Peoples Bank & Trust Co of Madison County	Member-Whitaker Trust, LLC Member-Eagle Investment Group, LLC			Hazard Coal Co.-26.36%
			Director- Kentucky Trust Company	Member-EK Photography, LLC Member-Double Duce Farm, LLC Member - CMSTEXT, LLC			Kentucky Union Co.-27.00%
							Kycoga Co., LLC-50.00%
							Whitaker Land Co., Ltd.-100.00%
							Whitaker Trust, LLC-100.00%
							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

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**Report Item 4: Insiders**

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Anna Whitaker Lake Berea, KY	None	Director, Vice President & Stockholder	None	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC	Anna W. Lake, Advisory Trustee-37.29%	None	W.G. Coal Sales, Inc. - 52.50%
Anna W. Lake, Advisory Trustee for: (u/a 1989 Trusts) Anna W. Lake John L. Whitaker				Member-Whitaker Trust, LLC  Voting Member - 25% ownership Four Great Lakes, 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)		Hazard Coal Co.-26.36%  Kentucky Union Co.-27.00%  Kycoga Co., LLC-50.00%  Whitaker Land Co., Ltd.-100.00%  Whitaker Trust, LLC-100.00%  PK Lubbock 98 Partners LLC-40.00%  Royal Land LLC -100.00%

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

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(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 Paris, KY	None	Stockholder	None	Limited Partner-Whitaker Land Company, Ltd/ Royal Land LLC	Jacquelin W. Murphy Advisory Trustee-18.65%	None	W.G. Coal Sales, Inc.- 52.50%
Jacquelin W. Murphy, Advisory Trustee for: (w/a 1989 Trusts) Jacquelin W. Murphy				Member-Whitaker Trust, 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)		Hazard Coal Co.-26.36%
				Member-Land Dev. Co., LLC			Kentucky Union Co.-27.00%
				Member-Stoneleigh Farm, LLC			Kycoga Co., LLC-50.00%
				Spouse of Member-Bluegrass Gun & Range, LLC			Whitaker Land Co., Ltd.-100.00%
				Spouse of Member- BudsGunShop.com LLC			Whitaker Trust, LLC-100.00%
							PK Lubbock 98 Partners LLC-40.00%
							Land Dev. Co., LLC-25.00%
							Stoneleigh Farm, LLC-100%
							Royal Land LLC -100.00%
							Bluegrass Gun & Range LLC-67%
							BudsGunShop LLC-33%

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