

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.

I, Marty Snowden

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.

Marty Snowden
 Signature of Holding Company Director and Official
9-3-21
 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. _____

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

December 31, 2020

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

P.O. Box 770

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

Jackson KY 41339

City State Zip Code

720 Hwy 15S, Jackson, Ky 41339

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

N/A

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

Is confidential treatment requested for any portion of this report submission? No 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."

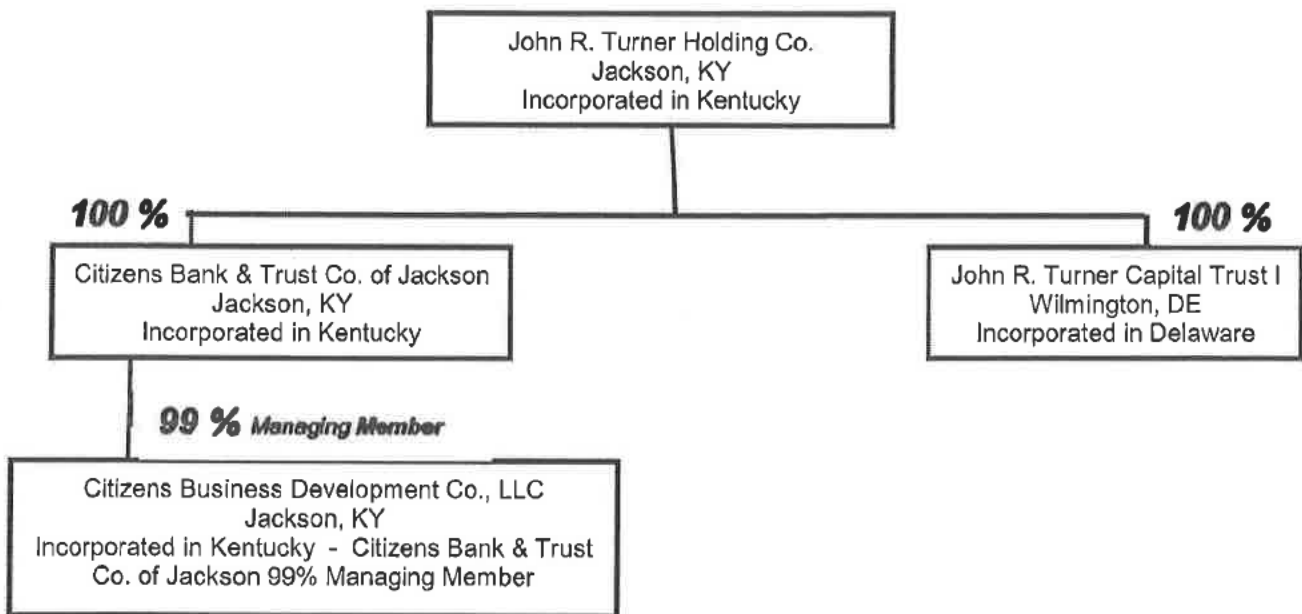
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments 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.

Form FR Y-6
John R. Turner Holding Company
Jackson, Kentucky
Fiscal Year Ending December 31, 2020

Report Item

1: a. The BHC is not required to prepare form 10K with the SEC. 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 depository institution **CITIZENS BANK & TRUST CO. OF JACKSON (ID_RSSD 765318)**.
 This depository institution is held by **JOHN R TURNER HOLDING COMPANY (2753869)** of JACKSON, KY.
 The data are as of **12/31/2020**. Data reflects information that was received and processed through **01/05/2021**.

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	Not Required	Not Required	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	Not Required	Not Required	CITIZENS BANK & TRUST CO. OF JACKSON	765318	

Form FR Y-6
John. R. Turner Holding Company
Jackson, Kentucky
December 31, 2020

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, 2018

(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%
Julle Rose Akemon, Hazard, Kentucky, USA	USA	204.32	Common	21.23%
Jade M. Clemons Bank QSST UTA Edward L. Clemons Julle R. Akemon – TTEE, Hazard, KY, USA	USA	112.42	Common	11.68%
Rose F. Clemons Bank QSST UTA Edward L. Clemons Julle R. Akemon – TTEE, Hazard, KY, USA	USA	112.42	Common	11.68%
Kemberly Kaya 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 Warrlx, Jackson, KY, USA	USA	50	Common	5.19%
Sue Clair, Jackson, KY, USA	USA	50	Common	5.19%
Total Shares Outstanding as of 12-31-2018		982.53		100.00%

2 (a)(b)(c)

See following page.

Form FR Y-6
John. R. Turner Holding Company
Jackson, Kentucky
December 31, 2020

Report Item 3: Securities Holders

2(a)(b)(c)

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

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

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, 2020

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 if 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 (including partnerships) if 25% 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. Clemens Revocable Trust UTA 12-23-84, Hazard, KY USA	N/A	N/A	N/A	N/A	9.66%	None	N/A
Julie Rose Akemon Hazard, Kentucky USA	Banker	Director, Secretary/ Treasurer	Director, Citizens Bank & Trust Co. of Jackson, KY	Chairman & President Hazard Bancorp, Inc. Asst. Trust Officer/Chairman of the Board Peoples Bank & Trust Co. of Hazard Co-Executor, Edward L. Clemens Estate Owner: Lighthouse, Inc.	21.22%	None	Louise Drive, Inc. - 100%
Jade M. Clemens Bank QSST UTA Edward L. Clemens Julie R. Akemon, TTEE Hazard, Kentucky USA	Student	N/A	N/A	N/A	11.66%	None	N/A
Rae F. Clemens Bank QSST UTA Edward L. Clemens Julie R. Akemon, TTEE Hazard, Kentucky USA	Student	N/A	N/A	N/A	11.66%	None	N/A
Kimberly Kaye Clemens Hazard, Kentucky USA	Restaurateur	N/A	N/A	N/A	11.66%	None	N/A
Earl Dean Clemens Hazard, Kentucky USA	Retired Coal Miner	Director	N/A	Co-Executor, Edward L. Clemens Estate Owner: Clemens Brothers Development, LLC	3.63%	None	Clemens Brothers Development, LLC - 50%
David Keat Clemens Hazard, Kentucky USA	Retired Coal Miner	N/A	N/A	Owner: Clemens Brothers Development, LLC	3.63%	None	Clemens Brothers Development, LLC - 50%
Eva Clemens Dmitrieva Wien, Austria	Opera Singer	N/A	N/A	N/A	3.63%	None	N/A
Eva Clemens Dmitrieva Bank QSST UTA Edward L. Clemens Earl Dean Clemens, TTEE Bonnyman, Kentucky USA	Opera Singer	N/A	N/A	N/A	7.75%	None	N/A
Sue Clair Jackson, Kentucky USA	Business Owner	Director	Director, Citizens Bank & Trust Co. of Jackson, KY	Owner: Bonnie Sue Clair, DBA Office Management E-Z Stop - 100% S. Clair Enterprises - 100%	5.19%	None	Bonnie Sue Clair, DBA Office Management - 100% E-Z Stop - 100% S. Clair Enterprises - 100%
Lewis Henry Wertz Jackson, Kentucky USA	Retired	N/A	N/A	Owner: Jiffy Mart	5.19%	None	Jiffy Mart - 25%
Leon Holton Hazard, Kentucky USA	Banker	Director	Director, Citizens Bank & Trust Co. of Jackson, KY	Director, Hazard Bancorp Director, Peoples Bank & Trust Co. of Hazard Co-Executor, Edward L. Clemens Estate Owner: Holton & Collins Attorneys at Law Holco Realty	5.19%	None	Holton & Collins Attorneys at Law - 27% Holco Realty - 75%
Mary Snowden Irvine, Kentucky USA	Banker	Director/ President	President & Director, Citizens Bank & Trust Co. of Jackson	N/A	N/A	N/A	N/A