

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, 2021

Month / Day / Year

549300KNFZVMYHU8E113

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

Reporter's Name, Street, and Mailing Address

I, **Roger Alsip**

Name of the Holding Company Director and Official

Chief Financial Officer

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.

Roger Alsip

Signature of Holding Company Director and Official

03/28/2022

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. _____

Forcht Bancorp, Inc.

Legal Title of Holding Company

PO Box 1450

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

Corbin

KY

40702

City

State

Zip Code

200 South Kentucky Avenue Corbin, KY 40701

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Wayne Sanchez

Accountant

Name

Title

859-264-0030

Area Code / Phone Number / Extension

859-264-0359

Area Code / FAX Number

wasanchez@forchtgroup.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? 0=No
1=Yes 0

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 ...

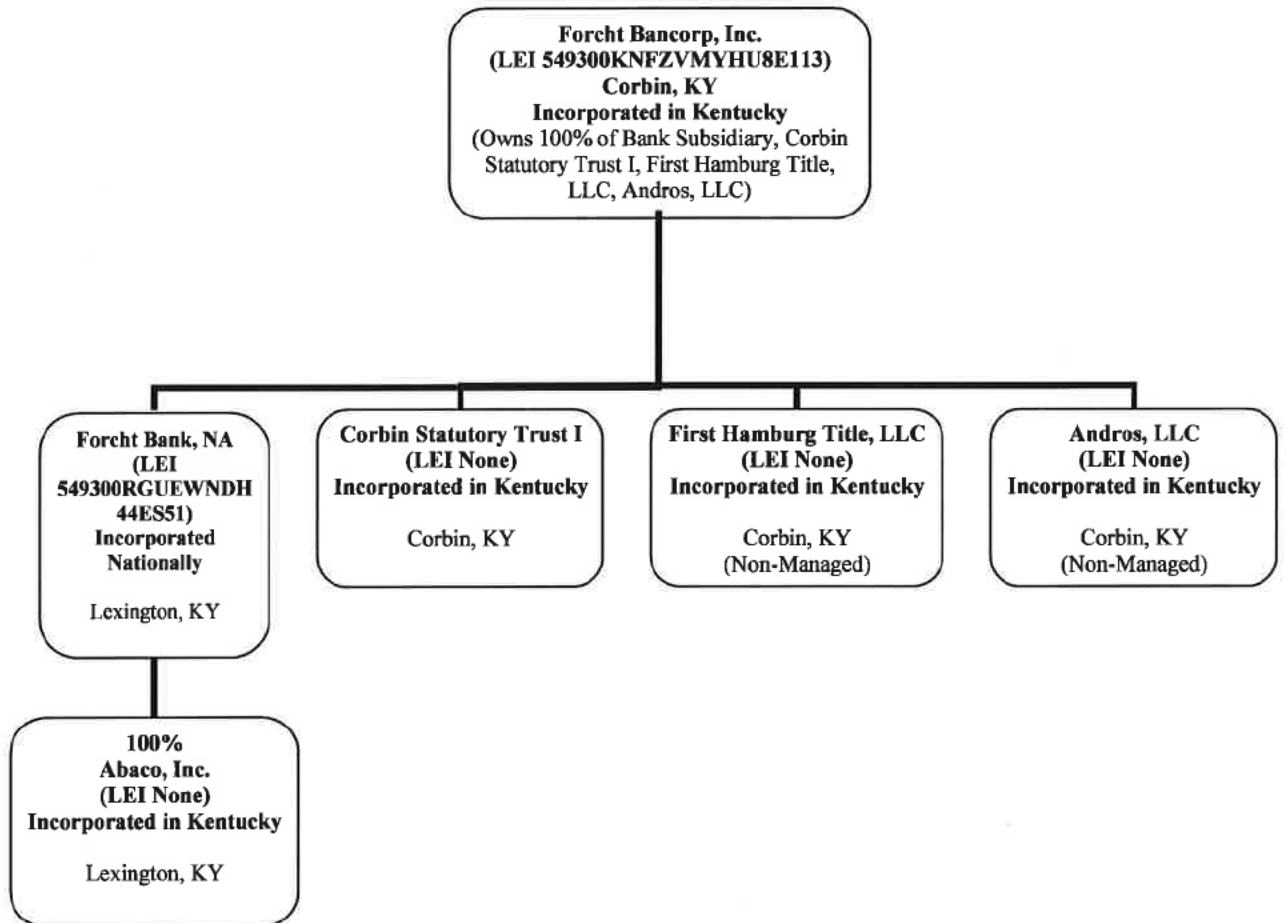
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6

Forcht Bancorp, Inc.
Corbin, KY
Fiscal Year Ending December 31, 2021

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.
- 2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: FORCHT BANK, NATIONAL ASSOCIATION (ID_RSSD: 3141726)
 This depository institution is held by FORCHT BANCORP, INC. (3446346) of CORBIN, KY.
 The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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)	3141726	FORCHT BANK, NATIONAL ASSOCIATION	2404 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	2375186	BARBOURVILLE BANKING CENTER	406 KNOX STREET	BARBOURVILLE	KY	40906	KNOX	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	3021435	BURLINGTON BANKING CENTER	6100 FIRST FINANCIAL DRIVE	BURLINGTON	KY	41005	BOONE	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	3824324	CAMPBELLSVILLE BANKING CENTER	1405 EAST BROADWAY	CAMPBELLSVILLE	KY	42718	TAYLOR	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	2523763	CAMPBELLSVILLE WEST BANKING CENTER	391 CAMPBELLSVILLE BYPASS	CAMPBELLSVILLE	KY	42718	TAYLOR	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	843713	CORBIN BANKING CENTER	820 MASTER STREET	CORBIN	KY	40701	KNOX	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	1191642	SOUTH CORBIN BANKING CENTER	1600 CUMBERLAND FALLS HIGHWAY	CORBIN	KY	40701	WHITLEY	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	1929519	CRITTENDEN BANKING CENTER	230 VIOLET ROAD	CRITTENDEN	KY	41030	GRANT	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	2233576	DRY RIDGE BANKING CENTER	58 BROADWAY	DRY RIDGE	KY	41035	GRANT	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	517348	GREENSBURG BANKING CENTER	102-108 NORTH PUBLIC SQUARE	GREENSBURG	KY	42743	GREEN	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	4422459	LANSDOWNE BANKING CENTER	3358 TATES CREEK ROAD	LEXINGTON	KY	40502	FAYETTE	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	4299464	SOUTHLAND BANKING CENTER	140 SOUTHLAND DRIVE	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	2479927	LONDON BANKING CENTER	100 FIRST FINANCIAL PLAZA	LONDON	KY	40741	LAUREL	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	3641703	LONDON HIGHWAY 192 BANKING CENTER	50 OLD WHITLEY ROAD	LONDON	KY	40744	LAUREL	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	3358926	JEFFERSONTOWN BANKING CENTER	10505 TAYLORSVILLE ROAD	LOUISVILLE	KY	40299	JEFFERSON	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	2727619	PRP BANKING CENTER	8492 DIXIE HIGHWAY	LOUISVILLE	KY	40258	JEFFERSON	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	4422093	RICHMOND BANKING CENTER	2140 LANTERN RIDGE DRIVE	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	2598275	SOMERSET BANKING CENTER	1846 SOUTH HWY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	3293289	WAITSBORO BANKING CENTER	4710 SOUTH HIGHWAY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	1392542	WILLIAMSBURG BANKING CENTER	1331 SOUTH HIGHWAY 25 WEST	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	427915	WILLIAMSTOWN BANKING CENTER	209-205 S MAIN ST	WILLIAMSTOWN	KY	41097	GRANT	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
Change	3/21/2021	Full Service	4904133	COLUMBA-TUSCULUM BANKING CENTER	3549 COLUMBIA PARKWAY	CINCINNATI	OH	45226	HAMILTON	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	
OK		Full Service	445777	MT. WASHINGTON BANKING CENTER	2110 BEECHMONT AVE	CINCINNATI	OH	45230	HAMILTON	UNITED STATES	Not Required	Not Required	FORCHT BANK, NATIONAL ASSOCIATION	3141726	

Form FR Y-6
Forcht Bancorp, Inc.
Fiscal Year Ending December 31, 2021

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-21			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 the fiscal year ending 12-31-21		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Terry E. Forcht Corbin, KY/USA	USA	618,058 shares - 90.97% Common Stock	N/A	N/A	N/A

Form FR Y-6
Forcht Bancorp, Inc.
Fiscal Year Ending December 31, 2021

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (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 Subsidiary (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 and percentage of voting securities held)
Terry E. Forcht Corbin, KY / USA	Businessman	Chairman/Director	Chairman/Director Forcht Bank NA	See Attachment	90.97%	None	See Attachment
Roger W. Alsip Nicholasville, KY / USA	Chief Financial Officer Forcht Group of Kentucky	C.F.O./Director	Treasurer/Director Forcht Bank NA	See Attachment	1.77%	None	None
Rodney Shockley Paris, KY / USA	Attorney	Secretary/Director	Secretary/Director Forcht Bank NA	See Attachment	2.19%	None	None
Fran Fuson Nicholasville, KY / USA	Chief Credit Officer	Director	Chief Credit Officer/Director Forcht Bank NA	See Attachment	0.01%	None	None
Tucker Ballinger Lexington, KY / USA	President	President/Director	President/Director Forcht Bank NA	See Attachment	0.01%	None	None
Debbie Reynolds Lexington, KY / USA	President Forcht Group of Kentucky	Director	Director Forcht Bank NA	See Attachment	0.01%	None	None
Eddie Woodruff Lexington, KY / USA	Chief Marketing & Communications Officer Forcht Group of Kentucky	Director	Director Forcht Bank NA	See Attachment	0.01%	None	None
Justin Badeau Richmond, KY / USA	Chief Financial Officer	Director	Chief Financial Officer/Director Forcht Bank NA	See Attachment	0.02%	None	None

Item 4(3)c and Item 4(4)c Attachment

Name / Address	Title / Position Other Business	# / % of Shares Other Business
Terry Forcht Corbin, KY	Columbia Bancshares, Inc - Director/President	494/ 24.61%
	Bank of Columbia - Director	
	Forcht Bancorp, Inc - Director/Chairman	618,058 / 90.97%
	Forcht Bank, NA - Director/Chairman	
	Abaco, Inc. - Chairman	
	First Hamburg Title, LLC -	
	Andros, LLC -	
	Forcht Group, Inc. -	100%
	Forcht Group Professional Services, Inc. - Member/Chairman-C.E.O.	
	First Leasing, LLC - Member	
	Forcht Pharmacy, Inc. -	
	First Jewelry and Gifts, Inc -	
	My Favorite Things, LLC -	
	First Construction, LLC -	
	Forcht Technologies, Inc. -	
	Key Technology, LLC - Manager	
	First Air, LLC -	
	Key Motor Club, LLC - Chairman	83.33%
	Forcht Insurance Agency, Inc. - Director/Treasurer	
	FCLTC Holdings, Inc. -	98.51%
	SEKY Holding Co. -	
	Hillcrest Nursing Home of Corbin, Inc. -	
	Parkway Realty, LLC -	
Hazard Nursing Home, Inc -		
Williamsburg Nursing Home, Inc -		
Corbin Nursing Home, Inc -		
Barbourville Nursing Home, Inc -		
Harlan Nursing Home, Inc -		
Knott County Nursing Home, Inc -		
Wolfe County Health Care, Inc -		
Hyden Nursing Home, LLC -		
Management Advisors, Inc. -		
Health Realty, LLC - Member	98.78%	
Knox Realty, LLC -		
Harlan Realty, LLC -		
Williamsburg Realty, LLC -		
Bacon Creek Realty, LLC -		
Hazard Realty, LLC -		
Knott County Realty, LLC -		
Wolfe County Realty, LLC -		
I.P. Realty, LLC -		
Hyden Nursing Home Realty, LLC -		
Key Broadcasting, Inc. - Director/Chairman	100%	
Tri-County Radio Broadcasting, Inc. -		
S.I.P. Broadcasting, Inc. -		
T.C.W. Broadcasting, Inc. -		
C.V.L. Broadcasting, Inc. -		
V.L.N. Broadcasting, Inc. -		
F.T.G. Broadcasting, Inc. -		
H.O.P. Broadcasting, Inc. -		

The Whitley Whiz, Inc. -	80.85%
Duke Publishing, LLC. – Member	100%
First Corbin Realty, LLC –	
MA Realty, L.L.C. –	
Forcht Investment - Proprietorship	100%
Old Rosebud, LLC – Member/Chairman	90.81%
Land Company of Columbia, Inc - Director/Chairman	100%
Land Company of Corbin, Inc. -	100%
Diamond Acquisition, LLC	100%
Huff, Farmer and Forcht, LLC – Member	33.30%
Forcht, Patrick, and Frazier Partnership - Partner	41.70%
Kentucky National Insurance Group, LLC - Member/Chairman	98.99%
Kentucky National Insurance Co. - Director/Chairman	
Kentucky Home Life Insurance, Inc. - Director/Chairman	
Kentucky National Insurance Agency Inc. - Director/Chairman	
Mountain Life Insurance Company - Director/Chairman	
Kentucky Mutual Insurance Company -	
First Financial Credit, Inc. - Director/Chairman	
Cumberland Valley Insurance Management, Inc. - Director/Chairman	81.00%
CVIM Realty, LLC - Manager/Chairman	81.00%

Roger W. Alsip Nicholasville, KY	Forcht Bancorp, Inc - Director/Chief Financial Officer	12,000 / 1.77%
	Forcht Bank, NA - Director/Treasurer	
	Andros, LLC - Treasurer	
	First Hamburg Title, LLC - Treasurer	
	Abaco, Inc. - Secretary/Treasurer	
	Forcht Group, Inc. - Director/President	
	Forcht Group Professional Services, Inc. - Director/Chief Financial Officer and Vice President	
	Kentucky National Insurance Co. - Director/Secretary/Treasurer	
	Kentucky National Insurance Group, LLC - Member/Treasurer	50,500 / .30%
	Kentucky National Insurance Agency Inc. - Director/Secretary/Treasurer	
	Kentucky Home Life Insurance, Inc. - Director/Treasurer	
	Kentucky Mutual Insurance Company - Director/Vice President/Treasurer	
	Mountain Life Insurance Company - Director/Treasurer	
	First Financial Credit, Inc. - Director/Treasurer	
	Health Realty, LLC - Member	
	FCLTC Holdings, Inc. - President	
	SEKY Holding Co. - Treasurer	
	Hillcrest Nursing Home of Corbin, Inc. - Treasurer	
	Corbin Nursing Home - Treasurer	
	Barbourville Nursing Home - Treasurer	
	Harlan Nursing Home - Treasurer	
	Knott County Nursing Home - Treasurer	
	Wolfe County Health Care Center, Inc - Treasurer	
	Hyden Nursing Home, LLC - Treasurer	
	Forcht Pharmacy, Inc. - Treasurer	
	Management Advisors, Inc. - Treasurer	
	Cumberland Valley Insurance Management, Inc. - Director/Treasurer	
CVIM Realty, LLC - Manager/Treasurer		
Old Rosebud, LLC – Member/Chairman	6 / .46%	
Rodney Shockley Paris, KY	Forcht Bancorp, Inc - Director/Secretary	14,889 / 2.19%
	Forcht Bank, NA - Director/Secretary	
	Andros, LLC - Secretary	
	First Hamburg Title, LLC - Secretary	
	Forcht Group Professional Services, Inc. - Director/General Counsel and Vice President	
	Key Motor Club, LLC - Member/Secretary	4 / 4.17%
	Old Rosebud, LLC - Member/Secretary	114 / 8.73%
	Kentucky National Insurance Group, LLC - Member/President	121,500 / .71%
	Kentucky National Insurance Co. - Director/President	
	Kentucky National Insurance Agency Inc. - Director/President	
	Kentucky Home Life Insurance, Inc. - Director/President	
	Kentucky Mutual Insurance Company - Director/Chairman	
	Mountain Life Insurance Company - Director/President	
	Forcht Insurance Agency, Inc. - Director/President	
	First Financial Credit, Inc. - Director/Secretary	6 / 1.82%
	Cumberland Valley Insurance Management, Inc. - Director/Secretary	
CVIM Realty, LLC - Manager/Secretary		
FCLTC Holdings, Inc. -		
Fran Fuson Nicholasville, KY	Forcht Bancorp, Inc. - Director/Vice President	
	Forcht Bank, NA - Director/Vice President	
Debra Reynolds Lexington, KY	Forcht Bancorp, Inc - Director	
	Forcht Bank, NA - Director	
	First Financial Credit, Inc. - Director	
	Forcht Group Professional Services, Inc. - Director/President	
	Forcht Broadcasting, Inc. - Director	

Tucker Ballinger
Lexington, KY

Forcht Bancorp, Inc - Director/President
Forcht Bank, NA - Director//President
Andros, LLC - President
First Hamburg Title, LLC - President
Abaco, Inc. - President

Eddie Woodruff
Lexington, KY

Forcht Bancorp, Inc - Director
Forcht Bank, NA - Director
Forcht Broadcasting, Inc. - Director
Forcht Group, Inc. - Director/Secretary
Forcht Group Professional Services, Inc. - Director/Vice President and Chief Marketing Officer

Justin Badeau
Richmond, KY

Forcht Bancorp, Inc - Director
Forcht Bank, NA - Director - Chief Financial Officer