

REVISE  
4/25/2022

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, Jeffery L. Smith

Name of the Holding Company Director and Official

VP/Secretary/Treasurer

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]  
Signature of Holding Company Director and Official

03-30-2021

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):

12/31/2021

Month / Day / Year

n/a

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

Reporter's Name, Street, and Mailing Address

Hazard Bancorp

Legal Title of Holding Company

524 Main Street / P.O. Box 989

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

Hazard

Kentucky



41702

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeffery L. Smith

VP/Secretary/Treasurer

Name

Title

606-487-7270

Area Code / Phone Number / Extension

606-487-7155

Area Code / FAX Number

jsmith@peopleshazard.com

E-mail Address

www.peopleshazard.com

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."

ANNUAL REPORT of BANK HOLDING COMPANIES

FRY – 6

ITEM 1.

The audited financial statements for Hazard Bancorp will be mailed/e-mailed when received.

ITEM 2a.

HAZARD BANCORP  
524 MAIN STREET  
P.O. BOX 989  
HAZARD, KY 41702

STATE of INCORPORATION (KENTUCKY)

HAZARD BANCORP owns 100% OWNERSHIP of PEOPLES BANK & TRUST COMPANY  
HAZARD, KENTUCKY

LEI – N/A

PEOPLES BANK & TRUST COMPANY of Hazard  
524 MAIN STREET  
P.O. BOX 989  
HAZARD, KY 41702

STATE of INCORPORATION (KENTUCKY)

ITEM 2b. BRANCH VERIFICATION

Domestic branch listing provided to the Federal Reserve Bank. see Attachment (1)

ITEM 3. SECURITIES HOLDERS

1(a)(b)(c) - Securities Holders: see Attachment (2)  
2(a)(b)(c) – Not Applicable.

ITEM 4. INSIDERS

1, 2, 3(a)(b)(c) and 4(a)(b)(c) Insiders: see Attachment (3)

**Results:** A list of branches for your depository institution: **PEOPLES BANK & TRUST COMPANY OF HAZARD (ID\_RSSD: 814711)**.  
 This depository institution is held by **HAZARD BANCORP (1357082)** of **HAZARD, KY**.  
 The data are as of **03/31/2022**. Data reflects information that was received and processed through **04/05/2022**.

**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)	814711	PEOPLES BANK & TRUST COMPANY OF HAZARD	524 MAIN STREET	HAZARD	KY	41701	PERRY	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF HAZARD	814711	
ok		Full Service	614014	AIRPORT GARDENS BRANCH	21 GRAND VUE PLAZA	HAZARD	KY	41701	PERRY	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF HAZARD	814711	
ok		Full Service	615619	DANIEL BOONE BRANCH	107 ROCKWOOD LANE	HAZARD	KY	41701	PERRY	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF HAZARD	814711	
ok		Full Service	3669172	PEOPLES EXPRESS BANK & MERCHANT CENTER	131 CITIZENS LANE	HAZARD	KY	41701	PERRY	UNITED STATES	Not Required	Not Required	PEOPLES BANK & TRUST COMPANY OF HAZARD	814711	

ATTACHMENT: (2)

**HAZARD BANCORP  
STOCK/HOLDERS  
as of DECEMBER 31, 2021**

STOCK/HOLDER - NAME CITY, STATE, COUNTRY	COUNTRY of CITIZENSHIP or INCORPATION	NUMBER of SHARES OWNED	OWNERSHIP PERCENTAGE	FN	TYPE of STOCK OWNERSHIP
JULIE ROSE AKEMON HAZARD, KY USA	USA	24,259.09	8.83%	1,2,3	COMMON STOCK
JULIE ROSE AKEMON, as trustee for JADE M. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	USA	7,795.86	2.84%	1,2,3	COMMON STOCK
JADE M. HOLLAN LEXINGTON, KY	USA	3,897.99	1.42%	1,3	COMMON STOCK
JULIE ROSE AKEMON, as trustee for ROSE F. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	USA	11,693.83	4.26%	1,2,3	COMMON STOCK
KEMBERLY CLEMONS HAZARD, KY USA	USA	9,098.94	3.31%	1,3	COMMON STOCK
EVA CLEMONS DMITRIEVA ZENTGASSE 7/18 1050 WIEN, AUSTRIA	USA	7,795.86	2.84%	1,3	COMMON STOCK
EARL D. CLEMONS, as trustee for EVA DMITRIEVA QSST UTA TRUST HAZARD, KY USA	USA	3,897.99	1.42%	1,3	COMMON STOCK
EARL D. CLEMONS HAZARD, KY USA	USA	3,897.99	1.42%	1,3	COMMON STOCK
DAVID K. CLEMONS	USA	3,897.99	1.42%	1,3	COMMON STOCK

ATTACHMENT: (2)

**HAZARD BANCORP**  
**STOCK/HOLDERS**  
**as of DECEMBER 31, 2021**

<u>STOCK/HOLDER - NAME</u> <u>CITY, STATE, COUNTRY</u>	<u>COUNTRY of</u> <u>CITIZENSHIP or</u> <u>INCORPORATION</u>	<u>NUMBER of</u> <u>SHARES</u> <u>OWNED</u>	<u>OWNERSHIP</u> <u>PERCENTAGE</u>	<u>FN</u>	<u>TYPE of</u> <u>STOCK</u> <u>OWNERSHIP</u>
HAZARD, KY USA					
EDWARD L. CLEMONS ESTATE HAZARD, KY USA	USA	39,022.27	14.21%	1,3	COMMON STOCK
BRIEN G. FREEMAN CORBIN, KY	USA	22,862.69	8.33%	6	COMMON STOCK
MICHAEL DAVID PRATER LEXINGTON, KY	USA	29,173.78	10.62%	4	COMMON STOCK
BRENNA RICHARDSON RICHMOND, KY	USA	25,173.78	9.17%	5	COMMON STOCK

Footnotes:

1. Akemon & Clemons Family own 41.97% of the common stock of Hazard Bancorp.
2. Akemon owns 8.83% of the common stock of Hazard Bancorp. She is Trustee on an additional 7.10% "Daughters Trusts".
3. Clemons heirs "Family" owns 41.97% of the common stock of Hazard Bancorp.
4. Michael David Prater owns 10.62% of the common stock of Hazard Bancorp.
5. Brenna Richardson owns 9.17% of the common stock of Hazard Bancorp.
6. Brien G. Freeman owns 8.33% of the common stock of Hazard Bancorp.

ATTACHMENT: (3)

**HAZARD BANCORP**  
**STOCK/HOLDERS**  
as of **DECEMBER 31, 2021**

(1)	(2)	(3)a	(3)b	(3)c	(4)a	(4)b	(4)c
STOCK/HOLDER - NAME CITY, STATE, COUNTRY	PRINCIPAL OCCUPATION if other than with HOLDING COMPANY	TITLE & POSITION with HOLDING COMPANY	TITLE & POSITION with SUBSIDIARIES (include names of subsidiaries)	TITLE & POSITION with OTHER BUSINESSES (include names of other businesses)	PERCENTAGE of VOTING SECURITIES in HOLDING COMPANY	FN PERCENTAGE of VOTING SECURITIES in SUBSIDIARIES (include name of SUBSIDIARIES)	LIST NAME of other COMPANIES (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
JULIE ROSE AKEMON HAZARD, KY USA	BANKER	CHAIRMAN/PRESIDENT DIRECTOR	CHAIRMAN / TRUST OFFICER DIRECTOR PEOPLES BANK & TRUST COMPANY	1 of 3 EXECUTORS for (EDWARD L. CLEMONS ESTATE) DIRECTOR (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) DIRECTOR (JOHN R. TURNER HOLDING COMPANY)	8.83%	1,2,3 21.2273% (JOHN R. TUNER HOLDING COMPANY)	N/A
JADE M. HOLLAN LEXINGTON, KY	STUDENT	N/A	N/A	(CITIZENS BANK & TRUST COMPANY - JACKSON, KY) (JOHN R. TURNER HOLDING COMPANY)	1.42%	1,2,3 3.8932% (JOHN R. TUNER HOLDING COMPANY)	N/A
JULIE ROSE AKEMON, as trustee for JADE M. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	STUDENT	N/A	N/A	TRUSTEE (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) TRUSTEE (JOHN R. TURNER HOLDING COMPANY)	2.84%	1,3 11.6795% (JOHN R. TUNER HOLDING COMPANY)	N/A
JULIE ROSE AKEMON, as trustee for ROSE F. CLEMONS BANK QSST UTA TRUST HAZARD, KY USA	STUDENT	N/A	N/A	TRUSTEE (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) TRUSTEE (JOHN R. TURNER HOLDING COMPANY)	4.26%	1,2,3 11.6795% (JOHN R. TUNER HOLDING COMPANY)	N/A
KEMBERLY CLEMONS HAZARD, KY USA	ENTREPRENEUR	N/A	N/A	(CITIZENS BANK & TRUST COMPANY - JACKSON, KY) (JOHN R. TURNER HOLDING COMPANY)	3.31%	1,3 11.6795% (JOHN R. TUNER HOLDING COMPANY)	N/A
EVA CLEMONS DMITRIEVA ZENTGASSE 7/18 1050 WIEN, AUSTRIA	OPERA SINGER	N/A	N/A	(CITIZENS BANK & TRUST COMPANY - JACKSON, KY) (JOHN R. TURNER HOLDING COMPANY)	2.84%	1,3 3.8932% (JOHN R. TUNER HOLDING COMPANY)	N/A
EARL D. CLEMONS, as trustee for EVA DMITRIEVA QSST UTA TRUST HAZARD, KY USA	OPERA SINGER	N/A	N/A	TRUSTEE (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) TRUSTEE (JOHN R. TURNER HOLDING COMPANY)	1.42%	1,3 7.7863% (JOHN R. TUNER HOLDING COMPANY)	N/A
EARL D. CLEMONS HAZARD, KY USA	RETIRED	N/A	N/A	(CITIZENS BANK & TRUST COMPANY - JACKSON, KY) (JOHN R. TURNER HOLDING COMPANY)	1.42%	1,3 3.8932% (JOHN R. TUNER HOLDING COMPANY)	CLEMONS BROTHERS DEVELOPMENT, LLC 50.0%
DAVID K. CLEMONS HAZARD, KY USA	RETIRED	N/A	N/A	(CITIZENS BANK & TRUST COMPANY - JACKSON, KY) (JOHN R. TURNER HOLDING COMPANY)	1.42%	1,3 3.8932% (JOHN R. TUNER HOLDING COMPANY)	CLEMONS BROTHERS DEVELOPMENT, LLC 50.0%
EDWARD L. CLEMONS ESTATE	DECEASED 3-13-1999	N/A	N/A	(CITIZENS BANK & TRUST	14.21%	1,3 8.6842% (JOHN R. TUNER	LOCUST GROVE, INC 10.0%

ATTACHMENT: (3)

**HAZARD BANCORP**  
**STOCK/HOLDERS**  
as of **DECEMBER 31, 2021**

(1)	(2)	(3)a	(3)b	(3)c	(4)a	FN	(4)b	(4)c
STOCKHOLDER - NAME CITY, STATE, COUNTRY	PRINCIPAL OCCUPATION if other than with HOLDING COMPANY	TITLE & POSITION with HOLDING COMPANY	TITLE & POSITION with SUBSIDIARIES (include names of subsidiaries)	TITLE & POSITION with OTHER BUSINESSES (include names of other businesses)	PERCENTAGE of VOTING SECURITIES in HOLDING COMPANY	FN	PERCENTAGE of VOTING SECURITIES in SUBSIDIARIES (include name of SUBSIDIARIES	LIST NAME of other COMPANIES (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
HAZARD, KY USA				COMPANY - JACKSON, KY) (JOHN R. TURNER HOLDING COMPANY)			HOLDING COMPANY)	
JEFFERY L. SMITH HAZARD, KY USA	Not Applicable	DIRECTOR VP/Secretary/ Treasurer	PRESIDENT & CEO - DIRECTOR PEOPLES BANK & TRUST COMPANY	N/A	0.39%		N/A	N/A
MARTIN B. SNOWDEN IRVINE, KY USA	BANKER	DIRECTOR	DIRECTOR PEOPLES BANK & TRUST COMPANY	DIRECTOR (CITIZENS BANK & TRUST COMPANY - JACKSON, KY) DIRECTOR (JOHN R. TURNER	1.96%		N/A	N/A
MICHAEL DAVID PRATER LEXINGTON, KY USA	ENTREPRENEUR	DIRECTOR	DIRECTOR PEOPLES BANK & TRUST COMPANY	N/A	10.62%	4	N/A	N/A

Footnotes:

1. Akemon & Clemons Family own 41.97% of the common stock of Hazard Bancorp.
2. Akemon owns 8.83% of the common stock of Hazard Bancorp. She is Trustee on an additional 7.10% "Daughters Trusts".
3. Clemons heirs "Family" owns 41.97% of the common stock of Hazard Bancorp.
4. Michael David Prater owns 10.62% of the common stock of Hazard Bancorp.
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