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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

RSSD 142722D

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

First National Financial Corporation

Legal Title of Holding Company
 120 Town Square

(Mailing Address of the Holding Company) Street / P.O. Box
 Manchester KY 40962
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
 William Lucas Shepherd CEO

Name Title
 606-598-6111

Area Code / Phone Number / Extension
 606-878-0103

Area Code / FAX Number
 shepherd@fnbmky.com

E-mail Address
 www.fnbmbank.com

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

I, Rex Greer
 Name of the Holding Company Director and Official
President and Chairman
 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.

Rex Greer
 Signature of Holding Company Director and Official
8-23-2023
 Date of Signature

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 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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Report Item 4: Insiders

NAME AND ADDRESS (1)	PRINCIPAL OCCUPATION (2)	TITLE WITH HOLDING CO. (3A)	TITLE WITH SUBSIDIARY (3B)	TITLE WITH OTHER CO. (3C)	Percent of Voting Shares in (4A)	DIRECT SUBSIDIARY (4B)	OTHER CO. IF OWNED MORE THAN 25% (4C)
MICHAEL D BAKER MANCHESTER, KY/US	RETIRED	DIRECTOR	DIRECTOR FNB MANCHESTER	None	0,114%	NONE	NONE
LISA BUSTLE LONDON, KY/US	BUSINESS OWNER	DIRECTOR	DIRECTOR FNB MANCHESTER	L G DESIGN, LTD RPG	4,359%	NONE	L G DESIGN, LTD 100% RPG 33,33%
JAMES DOBSON MANCHESTER, KY/US	RETIRED	DIRECTOR SECRETARY/TREASURER	DIRECTOR FNB MANCHESTER	DOBSON INVESTMENT PROPERTIES LLC PARK VALLEY GROUP	0,114%	NONE	DOBSON INVESTMENT PROPERTIES LLC 100% PARK VALLEY GROUP 50%
CHARLES GOINS MANCHESTER, KY/US	RETIRED	DIRECTOR	DIRECTOR FNB MANCHESTER	GOINS RENTAL LLC	2,276%	NONE	Goins Rental LLC 50%
JACOB GREER LONDON, KY/US	EMPLOYEE	DIRECTOR	SEVP,CTO DIRECTOR FNB MANCHESTER	NONE	2,561%	NONE	NONE
REX GREER/PEGGY GREER LONDON, KY/US	EMPLOYEE	DIRECTOR CHAIRMAN OF BOARD	CHAIR OF BOARD, PRESIDENT DIRECTOR FNB MANCHESTER	GR GREER LLC	30,408%	NONE	GR GREER LLC 100%
DON RUSSELL ROBERTS MANCHESTER KY/US	ENGINEER	DIRECTOR	DIRECTOR FNB MANCHESTER	LOGOS ENGINEERING KENRAD CLAY GROUP	2,276%	NONE	LOGOS ENGINEERING 100% KENRAD 50% CLAY GROUP 50%
RANDELL GREER/BRENDA GREER LONDON, KY/US	RETIRED	NONE	NONE	NONE	14,322%	NONE	NONE
WILLIAM L SHEPHERD LONDON, KY/US	EMPLOYEE	DIRECTOR	SEVP,CEO DIRECTOR FNB MANCHESTER	NONE	2,390%	NONE	NONE
JANE GREER LONDON, KY/US	EMPLOYEE	DIRECTOR	EVP, BUSINESS DEVELOPMENT OFFIC DIRECTOR FNB MANCHESTER	RPG	4,359%	NONE	RPG 33,33%
GREGORY G GREER LONDON, KY/US	CONSTRUCTION	DIRECTOR	DIRECTOR FNB MANCHESTER	JASPER RECYCLING RPG	4,361%	NONE	JASPER RECYCLING 100% RPG 33,33%