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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

3446346

Report at the close of business as of the end of fiscal year

Rec'd 7/15/23

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):

12/31/2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Forcht Bancorp, Inc.

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.

Signature of Holding Company Director and Official

06/29/2023

Date of Signature

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 Cobin, 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

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	<input type="checkbox"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

Form FR Y-6
Forcht Bancorp, Inc.
Fiscal Year Ending December 31, 2022

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 12-31-22			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 12-31-22		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)© Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)© Number and Percentage of Each Class of Voting Securities
Terry E. Forcht Corbin, KY/USA	USA	618,058 shares - 91.01% Common Stock	N/A	N/A	N/A

Form FR Y-6
Forcht Bancorp, Inc.
Fiscal Year Ending December 31, 2022

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	91.01%	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	None	0.01%	None	None
Tucker Ballinger Lexington, KY / USA	President	President/Director	President/Director Forcht Bank NA	None	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
Justin Badeau Richmond, KY / USA	Chief Financial Officer	Director	Chief Financial Officer/Director Forcht Bank NA	None	0.02%	None	None

Item 4(3)c Attachment

Name / Address	Title / Position Other Business
Terry Forcht Corbin, KY	Columbia Bancshares, Inc - Director/President
	Bank of Columbia - Director
	Forcht Group, Inc. -
	Forcht Group Professional Services, Inc. - Chairman-C.E.O.
	First Leasing, LLC -
	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
	Forcht Insurance Agency, Inc. - Director/Treasurer
	FCLTC Holdings, Inc. -
	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	
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	
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. -

Duke Publishing, LLC. – Member

First Corbin Realty, LLC –

MA Realty, L.L.C. –

Forcht Investment - Proprietorship

Old Rosebud, LLC – Member/Chairman

Land Company of Columbia, Inc - Director/Chairman

Land Company of Corbin, Inc. -

Diamond Acquisition, LLC

Huff, Farmer and Forcht, LLC – Member

Forcht, Patrick, and Frazier Partnership - Partner

Kentucky National Insurance Group, LLC - Member/Chairman

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

CVIM Realty, LLC - Manager/Chairman

Roger W. Alsip
Nicholasville, KY

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
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

Rodney Shockley
Paris, KY

Forcht Group Professional Services, Inc. - Director/General Counsel and Vice President
Key Motor Club, LLC - Member/Secretary
Old Rosebud, LLC - Member/Secretary
Kentucky National Insurance Group, LLC - Member/President
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
Cumberland Valley Insurance Management, Inc. - Director/Secretary
CVIM Realty, LLC - Manager/Secretary
FCLTC Holdings, Inc. -

Debra Reynolds
Lexington, KY

First Financial Credit, Inc. - Director
Forcht Group Professional Services, Inc. - Director/President
Forcht Broadcasting, Inc. - Director

Item 4(4)c Attachment

Name / Address	Other Business	# / % of Shares
Terry Forcht Corbin, KY	Forcht Group, Inc. -	100%
	Forcht Group Professional Services, Inc. -	
	First Leasing, LLC -	
	Forcht Pharmacy, Inc. -	
	First Jewelry and Gifts, Inc -	
	My Favorite Things, LLC -	
	First Construction, LLC -	
	Forcht Technologies, Inc. -	
	Key Technology, LLC -	
	First Air, LLC -	
	Key Motor Club, LLC -	83.33%
	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 -	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. -	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. -	100%
	First Corbin Realty, LLC -	
	MA Realty, L.L.C. -	
	Forcht Investment - Proprietorship	100%
	Old Rosebud, LLC -	90.81%
	Land Company of Columbia, Inc -	100%
	Land Company of Corbin, Inc. -	100%
	Diamond Acquisition, LLC	100%
	Huff, Farmer and Forcht, LLC -	33.30%

Forcht, Patrick, and Frazier Partnership -	41.70%
Kentucky National Insurance Group, LLC -	98.99%
Kentucky National Insurance Co. -	
Kentucky Home Life Insurance, Inc. -	
Kentucky National Insurance Agency Inc. -	
Mountain Life Insurance Company -	
Kentucky Mutual Insurance Company -	
First Financial Credit, Inc. -	
Cumberland Valley Insurance Management, Inc. -	81.00%
CVIM Realty, LLC -	81.00%