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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners’ Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

I, Philip J. Sheffel
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.

Signature of Holding Company Director and Official

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: 11321168
C.I.: 11321168

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2013
Month / Day / Year

Reporter's Name, Street, and Mailing Address

The First National Holding Company of Jackson
Legal Title of Holding Company
1126 Main Street, P.O. Box 640
(Mailing Address of the Holding Company) Street / P.O. Box
Jackson KY 41339
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
P.J. Sheffel Executive Vice President
Name
Title

606-666-8801
Area Code / Phone Number / Extension
606-666-7373
Area Code / FAX Number
psheffel@bellsouth.net
E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?
□ Yes Please identify the report items to which this request applies:
☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”
☒ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2012
Report Item 1
The BHC is not registered with the SEC.

Report Item 1B
The BHC does not prepare an annual report.

Report Item 2
The First National Holding Company of Jackson
1126 Main Street, P.O. Box 640
Jackson, Ky 41339

Owns 100% of the stock of
The First National Bank of Jackson
1126 Main Street
P.O. Box 640
Jackson, Kentucky 41339

The holding company has no other holdings.

Report Item 2a
N/A

Report Item 2b
Domestic Branch Listing
The Lester Smith Parkway Branch

Date Opened: 1985
Street Address: 770 Highway 15 North
City: Jackson
County: Breathitt
State: Kentucky
Country: U.S.A.
Zip Code: 41339
Service Type: Full Service

N/A

Report Item 2c thru 2d
Shareholders 5 percent or more

<table>
<thead>
<tr>
<th>Owner</th>
<th>Shares Owned</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>J Phil Smith</td>
<td>1431</td>
<td>25.55</td>
</tr>
<tr>
<td>Jackson, Kentucky U.S. Citizen</td>
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<tr>
<td>Hershel Branson Jr.</td>
<td>360</td>
<td>6.43</td>
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<td>Jackson, Ky U.S. Citizen</td>
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<td>Michael L. Miller Living Trust</td>
<td>376</td>
<td>6.71</td>
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<td>DeLand, Florida U.S. Citizen</td>
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<td>David A. Duff</td>
<td>280</td>
<td>5.00</td>
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<tr>
<td>Chavies, Kentucky U.S. Citizen</td>
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</tbody>
</table>

Report Item 3 (1)

Report Item 3 (2) NONE
**Results:** A list of branches for your depository institution: **FIRST NATIONAL BANK OF JACKSON, THE (ID_RSSD: 620015).**

This depository institution is held by **FIRST NATIONAL HOLDING COMPANY OF JACKSON, THE (1132168) of JACKSON, KY.**

The data are as of **12/31/2013.** Data reflects information that was received and processed through **01/07/2014.**

**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](https://y10online.federalreserve.gov).

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.*

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2013</td>
<td>Full Service (Head Office)</td>
<td>620015</td>
<td>FIRST NATIONAL BANK OF JACKSON, THE</td>
<td>1126 MAIN STREET</td>
<td>JACKSON</td>
<td>KY</td>
<td>41339</td>
<td>BREATHITT</td>
<td>UNITED STATES</td>
<td>1743</td>
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<td>620015</td>
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<td>OK</td>
<td>12/31/2013</td>
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<td>151014</td>
<td>LESTER SMITH PARKWAY BRANCH, THE</td>
<td>770 HIGHWAY 15 NORTH</td>
<td>JACKSON</td>
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<td>193880</td>
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<td>Name &amp; Address</td>
<td>Occupation</td>
<td>Title/Pos. Holding Co.</td>
<td>Title/Pos. Subsidiaries</td>
<td>% Vot. Shares Holding Co.</td>
<td>% Vot. Shares Subsidiaries</td>
<td>Other Companies</td>
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<td>J. Phil Smith</td>
<td>Retired Banker</td>
<td>Chairman</td>
<td>Chairman 1st Nat. Bank</td>
<td>23.86%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Wallace Lemons</td>
<td>Retired Banker</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>0.45%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Len W Smith</td>
<td>Ret. Social Serv.</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>0.18%</td>
<td>None</td>
<td>N/A</td>
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<td>Lexington, Ky</td>
<td>St. of Ky.</td>
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<tr>
<td>Philip Sheffel</td>
<td>President</td>
<td>Director</td>
<td>President Dir. 1st Nat Bk</td>
<td>0.18%</td>
<td>None</td>
<td>N/A</td>
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<td>Harold Holbrook</td>
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<td>Director 1st Nat Bank</td>
<td>0.71%</td>
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<td>Jackson, Ky</td>
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<tr>
<td>Thomas Davison</td>
<td>Vice Pres.</td>
<td>Director</td>
<td>Vice Pres/Dir. 1st Nat Bk</td>
<td>0.18%</td>
<td>None</td>
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<tr>
<td>Hilliard Smith</td>
<td>Retire College Instructor</td>
<td>Director</td>
<td>Director 1st Nat Bank</td>
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<tr>
<td>Charles Derrickson</td>
<td>Ret. College President</td>
<td>Director</td>
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<td>Address</td>
<td>Holding Co.</td>
<td>Subsidiaries</td>
<td>Other Bus.</td>
<td>Holding Co.</td>
<td>Subsidiaries</td>
<td>% Voting Securities</td>
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</tbody>
</table>
| J.Hagan Codell
Winchester, Ky | Vice President
Traditional Bank | Director | Director
1st Nat.Bank | Vice Pres.Dir.
Codell Const. Co. | 1.46% | None | N/A |
| J.Hagan Codell,Jr.
Winchester, Ky | Superintendent
Codell Const.Co. | Director | Director
1st. Nat. Bank | None | 0.21% | None | N/A |
| Philip J. Sheffel II
Jackson, Ky | Executive V.P.
1st Nat. Bank | Director | Ex V.P. Direct.
1st Nat. Bank | None | 0.18% | None | N/A |
| Beth D. Lemons
Jackson, Ky | Exec. Secretary
1st Nat Bank | Director | Exec. Secretary
Dir. 1st Nat Bank | None | 0.45% | None | N/A |
| Deborah D. Sheffel
Jackson, Ky | Retired Banker | Director | Director
1st Nat.Bank | None | 0.18% | None | N/A |