Year-End Instructions

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. Charles Beach III
Name of the Holding Company Director and Official
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.

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

RSSID ID 1246944
C.I.

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

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.”
Item 1

Not applicable.

Item 2(a) Organization Chart:

Genbeach Co., Inc.
Owns 100%
Beattyville, Kentucky
State of Incorporation -
Kentucky

Peoples Exchange Bank
Stanton, Kentucky
State of Incorporation -
Kentucky

Item 2(b) See attached

Item 3(1):

(1) a. Charles Beach III.
    Beattyville, Kentucky

    b. USA

    c. 789.88 shares common stock - representing 95.2% of voting rights.

(2) a. Charles Beach IV
    Brooklyn, NY

    b. USA

    c. 19.91 shares common stock – representing 2.4% of voting rights

(3) a. Taylor B. Moloney
    Nashville, TN
b. USA

c. 19.91 shares common stock – representing 2.4% of voting rights

Item 3(2): Not applicable

Item 4:

(1) (1) Charles Beach, III
    Beattyville, KY
    USA

    (2) Bank Executive

    (3) (a) Director
        (b) Director, Peoples Exchange Bank
        (c) Director, Community Financial of Kentucky, Inc.

    (4) (a) 95.2%
        (b) 0%
        (c) C. Beach, III Enterprises, LLC, 100%
            Beach Car Wash, 100%
            Griffin & Beach Partnership, 50%

(2) (1) Charles Beach IV
    Brooklyn, NY
    USA

    (2) Insurance Underwriter

    (3) (a) Director
        (b) Director, Peoples Exchange Bank
        (c) N/A

    (4) (a) 2.4%
        (b) 0%
        (c) N/A

(3) (1) Whit Moloney
    Nashville, TN
    USA

    (2) Investment Banking Executive

    (3) (a) Director
        (b) Director, Peoples Exchange Bank
        (c) N/A

    (4) (a) 0%
        (b) 0%
        (c) N/A
(4)  (1) Walter Byrne  
     Lexington, KY  
     USA  

(2)  Law Firm Partner  

(3)  (a) Director  
     (b) Director, Peoples Exchange Bank  
     (c) Partner, Stites & Harbison, PLLC  

(4)  (a) 0%  
     (b) 0%  
     (c) N/A (less than 25%)  

(5)  (1) Taylor B. Moloney  
     Nashville, TN  
     USA  

(2)  Sales Executive  

(3)  (a) N/A  
     (b) N/A  
     (c) N/A  

(4)  (a) 2.4%  
     (b) 0%  
     (c) N/A
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