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, Joe Walker
Name of the Holding Company Director and Official
Secretary to the Board
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 accordance 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
03/23/2016

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
1071171
C.I.

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 the 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0267), Washington, DC 20503.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

NONE

Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters' Name, Street, and Mailing Address
Farms Bancorp of Nicholasville, Inc

Legal Title of Holding Company

200 North Main St / PO Box 340
(Mailing Address of the Holding Company) Street / P.O. Box
Nicholasville KY 40356
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
David N Damron
Treasurer

Name Title
8598816014
Area Code / Phone Number / Extension
8598872757
Area Code / FAX Number
ddamron@myfarmersbank.net
E-mail Address
www.myfarmersbank.net
Address (URL) for the Holding Company's web page

☐ 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

12/2015
FORM FR Y-6

The Farmers Bancorp of Nicholasville, Inc.
200 North Main Street
Nicholasville, Kentucky

Fiscal Year Ending December 31, 2015

Report Item

1:  a. Farmers Bancorp of Nicholasville, Inc. is not registered with the SEC and is therefore not required to prepare and submit SEC form 10K.

1:  b. Farmers Bancorp of Nicholasville, Inc. does prepare an annual report for its shareholders. The reports have been delayed and will be forwarded upon availability.

2:  a. 

<table>
<thead>
<tr>
<th>The Farmers Bancorp of Nicholasville, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>200 North Main Street</td>
</tr>
<tr>
<td>Nicholasville, Kentucky</td>
</tr>
<tr>
<td>Incorporated: Kentucky July, 1984</td>
</tr>
</tbody>
</table>

(100%)

<table>
<thead>
<tr>
<th>The Farmers Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>200 North Main Street</td>
</tr>
<tr>
<td>Nicholasville, Kentucky</td>
</tr>
<tr>
<td>Incorporated: Kentucky November, 1934</td>
</tr>
</tbody>
</table>

* LEI is n/a unless stated otherwise.

2:  b. emailed to Structure@clev.frb.org on March 23, 2016
Report Item 3: Shareholders

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of each Class of Voting Securities</td>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of each Class of Voting Securities</td>
</tr>
<tr>
<td>Leroy Land Dale</td>
<td>USA</td>
<td>20,239 - 62.25% Common Stock</td>
<td>(none)</td>
<td>(none)</td>
<td>(none)</td>
</tr>
</tbody>
</table>
## Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Names &amp; Address (City, State, Country)</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of other businesses)</th>
<th>(3)(c) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) List names of other companies (includes partnerships) if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>William N. Cassity Nicholasville, KY</td>
<td>County Judge Executive</td>
<td>Director</td>
<td>Vice Chairman (Farmers Bank)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Clay M. Corman Nicholasville, KY</td>
<td>Business Owner</td>
<td>Director</td>
<td>Director (Farmers Bank)</td>
<td>Owner CMC Inc</td>
<td>0.85%</td>
<td>n/a</td>
</tr>
<tr>
<td>Leroy Land Dale Nicholasville, KY</td>
<td>Farmer</td>
<td>Chairman of the Board</td>
<td>Chairman of the Board (Farmers Bank)</td>
<td>n/a</td>
<td>62.25%</td>
<td>n/a</td>
</tr>
<tr>
<td>William H. Hayden Nicholasville, KY</td>
<td>Commercial Contractor</td>
<td>Vice Chairman</td>
<td>Director (Farmers Bank)</td>
<td>n/a</td>
<td>1.25%</td>
<td>n/a</td>
</tr>
<tr>
<td>Walter P. Jourdan Nicholasville, KY</td>
<td>Business Owner</td>
<td>Director</td>
<td>Director (Farmers Bank)</td>
<td>Owner Jourdan Graphic Services</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Charles L. Miller Nicholasville, KY</td>
<td>Farmer</td>
<td>Director</td>
<td>Director (Farmers Bank)</td>
<td>n/a</td>
<td>0.31%</td>
<td>n/a</td>
</tr>
<tr>
<td>William Q. Muir Nicholasville, KY</td>
<td>Farmer &amp; Developer</td>
<td>Director</td>
<td>Director (Farmers Bank)</td>
<td>n/a</td>
<td>0.37%</td>
<td>n/a</td>
</tr>
</tbody>
</table>
### Report Item 4: Directors and Officers

<table>
<thead>
<tr>
<th>(1) Names &amp; Addresses</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3) (a) Title &amp; Position with Bank Holding Company</th>
<th>(3) (b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3) (c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4) (a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities are held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joe Walker</td>
<td>Retired Elected Official</td>
<td>Director</td>
<td>Director (Farmers Bank)</td>
<td>n/a</td>
<td>0.31%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

**Director Emeritus**

(none)

**Executive Officers of Farmers Bank**

<table>
<thead>
<tr>
<th>Name</th>
<th>(a)</th>
<th>(b)</th>
<th>(c)</th>
<th>(d)</th>
<th>(e)</th>
<th>(f)</th>
<th>(g)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bruce Marshall</td>
<td>n/a</td>
<td>President &amp; CEO (Farmers Bank)</td>
<td>0.03%</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>David N Damron</td>
<td>n/a</td>
<td>Treasurer</td>
<td>EVP / CFO</td>
<td>0.18%</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>
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 copy of 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.

None:
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 UNI/NUM, Office Number, and ID - RSEP 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 - RSEP*</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 UNI/NUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID - RSEP*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>485214</td>
<td>FARMERS BANK</td>
<td>260 N MAIN ST</td>
<td>NICHOLASVILLE</td>
<td>KY</td>
<td>40356</td>
<td>85351</td>
<td>UNITED STATES</td>
<td>85351</td>
<td>0</td>
<td>FARMERS BANK</td>
<td>485214</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3943104</td>
<td>BELL PLACE BRANCH</td>
<td>201 BELLCREKE DR</td>
<td>NICHOLASVILLE</td>
<td>KY</td>
<td>40356</td>
<td>83514</td>
<td>UNITED STATES</td>
<td>83514</td>
<td>7</td>
<td>FARMERS BANK</td>
<td>485214</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3673945</td>
<td>BARNIN CROSSING BRANCH</td>
<td>100 EAST BARNIN ROAD</td>
<td>NICHOLASVILLE</td>
<td>KY</td>
<td>40356</td>
<td>83514</td>
<td>UNITED STATES</td>
<td>83514</td>
<td>6</td>
<td>FARMERS BANK</td>
<td>485214</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4094123</td>
<td>WILMOR BRANCH</td>
<td>213 E MAIN ST</td>
<td>WILMOR</td>
<td>KY</td>
<td>40390</td>
<td>83514</td>
<td>UNITED STATES</td>
<td>83514</td>
<td>1</td>
<td>FARMERS BANK</td>
<td>485214</td>
<td></td>
</tr>
</tbody>
</table>