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, Charles Beach III
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

12/10/2015

Date of Report (top-tier holding company’s fiscal year-end):

12/31/2015
Month / Day / Year

N/A
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Genbeach Co, Inc
Reporter’s Name, Street, and Mailing Address

P O Box 127
Street / P.O. Box

Beattyville KY 41311
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael Pierce
CFO

859-744-9400
Area Code / Phone Number / Extension

859-744-2380
Area Code / FAX Number

mplerce@pebank.com
E-mail Address

N/A
Address (URL) for the Holding Company’s web page

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes ☐ No
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."

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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
Item 1

Not applicable.

Item 2(a) Organization Chart:

Genbeach Co., Inc.
Owns 100%
Beattyville, Kentucky
State of Incorporation –
Kentucky
LEI is n/a, unless noted

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. 515.17 shares common stock - representing 62% of voting rights.

(2) a. Charles Beach IV
   Lexington, KY
   
   b. USA
   
   c. 157.27 shares common stock – representing 19% of voting rights
(3) a. Taylor B. Moloney  
    Nashville, TN  
  
  b. USA  
  
  c. 157.27 shares common stock – representing 19% 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  

(4) (a) 62%  
    (b) 0%  
    (c) C. Beach, III Enterprises, LLC, 100%  
    Beach Car Wash, 100%  
    Griffin & Beach Partnership, 50%  

(2) (1) Charles Beach IV  
    Lexington, KY  
    USA  

(2) Insurance Underwriter  

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

(4) (a) 19%  
    (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) 19%  
(b) 0%  
(c) N/A
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