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)); subsections (a) and 13(a) of the International Banking Act (12 U.S.C. §§ 310B(a) and 310B(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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 or more directors 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.

I. Richard Wehrle

Name of the Holding Company Director and Official

Chairs of 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

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

R S S D I D

C.I.

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.

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

December 31, 2017

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters's Name, Street, and Mailing Address

Farmers Deposit Bancorp, Inc.

Legal Title of Holding Company

101 E. Pike Street

Street / P.O. Box

Cynthiana KY 41031

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael Dinsmore CFO

Name Title

859-235-2151

Area Code / Phone Number / Extension

859-234-6737

Area Code / FAX Number

mdinsmore@farmersdepositsbankky.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? Yes

☐ No

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

☐ 2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and 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 5.50 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 to 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, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, D.C. 20020.

03/2018
FARMERS DEPOSIT BANCORP, INC.
FORM FR Y-6 Year ending December 31, 2017

Report item 1 - An annual report is not prepared.

Report item 2 (a) - Organization Chart

FARMERS DEPOSIT BANCORP, INC.
P.O. Box 188
Cynthiana, KY
Incorporated in Cynthiana, Kentucky

Farmers Deposit Bank
P.O. Box 188
Cynthiana, KY.
Incorporated in Kentucky
100% of stock owned

This is the only business owned by the holding company.
LEI is N/A, unless stated otherwise

Report Item 2(b) Domestic Branch list
Submitted via online filing 3/13/2018

Report item 3 Shareholders

3(1)
Estate of James A. Brown
Cynthiana, KY. USA, Citizen of the United States of America
21,213 shares of common stock, 100% of shares

3(2)
None
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>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 held)</th>
</tr>
</thead>
</table>
| Estate of James A. Brown             | Principal Shareholder                                    | N/A                                                           | Owner - James A. Brown Enterprises                                 | 100%                                                                | N/A James A. Brown Enterprises - 100%  
Reed Brown Williams Construction - 100%  
Brown Ambulance Service - 100%  
Brown & Gassett Thrift Food Mart - 100%  
Martins Rest Home - 100%  
JMB Services - 100%  
JMB Foundation - 100%  
JMB Foundation Thrift - 100%  
JMB Foundation GH - 100%  
JMB Foundation RBW - 100%  
JMB Foundation Southside - 100%  
JMB Foundation Cynthia - 100%  
JMB Foundation Carlisle - 100%  
JMB Foundation Paris - 100%  
JMB Foundation Paintsville - 100%  
JMB Foundation J-Mar - 100%  
JMB Foundation Farm - 100%  
JMB Foundation FSA - 100% |
| Richard Wehrle                       | Attorney                                                | N/A                                                           | Attorney, Sites & Harbison                                             | 0%                                                                  | N/A N/A |
| W. Brent Hopffy                      | Bank President                                          | N/A                                                           | President & Board Chairman, Farmers Deposit Bank                        | 0%                                                                  | N/A N/A |
| Shawn Richley                        | Real Estate Broker/Auctioneer                           | N/A                                                           | Owner - Gwizer & Associates, Cynthia - USA                           | 0%                                                                  | N/A N/A Switzer & Associates - 100% |
| Harry T. Richard III                 | Retired Banker                                          | N/A                                                           | N/A                                                               | 0%                                                                  | N/A N/A |
| Steve Singleton                      | Retired Bank CFO/CPA                                   | N/A                                                           | Owner - Singleton Colby Staton, LLC, Lexington, Kentucky               | 0%                                                                  | N/A Owner - Singleton Colby Staton, LLC - 100% |
| David Melcher                        | Retired Judicial                                        | N/A                                                           | N/A                                                               | 0%                                                                  | N/A N/A |
| Dawn C. Letcher                      | County Attorney                                        | N/A                                                           | N/A                                                               | 0%                                                                  | N/A N/A |
Results: A list of branches for your holding company: FARMERS DEPOSIT BANCORP, INC. (1071511) of CYNTHIANA, KY. The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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.

* 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>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service (Head Office)</td>
<td>842116</td>
<td>FARMERS DEPOSIT BANCORP</td>
<td>101 EAST PIKE STREET</td>
<td>CYNTHIANA</td>
<td>KY</td>
<td>41031</td>
<td>HARRISON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FARMERS DEPOSIT BANCORP</td>
<td>842116</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>5049228</td>
<td>CARLISLE BRANCH</td>
<td>101 EAST PIKE STREET</td>
<td>CYNTHIANA</td>
<td>KY</td>
<td>41031</td>
<td>NICHOLAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FARMERS DEPOSIT BANCORP</td>
<td>842116</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
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<td>856515</td>
<td>SOUTHBRIDGE BRANCH</td>
<td>101 EAST PIKE STREET</td>
<td>CYNTHIANA</td>
<td>KY</td>
<td>41031</td>
<td>HARRISON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FARMERS DEPOSIT BANCORP</td>
<td>842116</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3203633</td>
<td>BOURBON BRANCH</td>
<td>1206 ROCKY DRIVE</td>
<td>PARIS</td>
<td>KY</td>
<td>40361</td>
<td>BOURBON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FARMERS DEPOSIT BANCORP</td>
<td>842116</td>
<td></td>
<td></td>
</tr>
</tbody>
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