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. Rex Garth Greer
   Name of the Holding Company Director and Official
   Chairman of the Board CEO and President

   Title of the Holding Company Director and Official

   attests 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, 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 281, 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
   03/20/2017

   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 ____________________________
   C.I. ____________________________

   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)

   Reporter's Name, Street, and Mailing Address
   First National Financial Corporation
   120 Town Square
   Manchester, KY 40962

   City State Zip Code

   Physical Location (If different from mailing address)

   Person to whom questions about this report should be directed:
   William Lucas Shepherd
   EVP CFO COO
   Name

   Area Code / Phone Number / Extension
   606-598-6111 - 208

   Area Code / FAX Number
   606-598-1451

   shepherd@fnbmky.com
   E-MAIL ADDRESS

   www.fnb-chester.com
   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 32a-3 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 31 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 for Secretary, Board of Governors of the Federal Reserve System, 5500 C Street NW, Washington, DC 20551, and in the Office of Management and Budget, Paperwork Reduction Project (7100-0677), Washington, DC 20503.
Form FR Y-6
First National Financial Corporation
120 Town Square
Manchester, Kentucky 40962
Fiscal Year Ending December 31, 2017

1. Annual Report to Shareholders – Attached
2. Organization Chart – Attached
2b. Branches
3. Shareholders – See Attached
4. Insiders – See Attached
ORGANIZATION CHART

FIRST NATIONAL FINANCIAL CORPORATION
120 TOWN SQUARE
MANCHESTER, KY 40962
STATE OF INCORPORATION: KENTUCKY
LEI STATUS: N/A

OWNS 100 % OF

THE FIRST NATIONAL BANK OF MANCHESTER
120 TOWN SQUARE
MANCHESTER, KY 40962
STATE OF INCORPORATION: FEDERALLY CHARTERED
LEI STATUS: N/A
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Number Type</th>
<th>Search #</th>
<th>RSSID</th>
<th>Corporate Name</th>
<th>State Address</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Type Code</th>
<th>County</th>
<th>FEIN</th>
<th>ID</th>
<th>Branch Office</th>
<th>Parent Office</th>
<th>Main Office ID</th>
<th>RSSID</th>
<th>Commerce</th>
</tr>
</thead>
</table>

Branches that have been closed:

- 06-30-2021 | CL-M # 121 | 

**Subsection Procedures:**

When you are satisfied, send a speed copy to your FED contact. See the detailed instructions in this list for more information.

If you are mailing this to your FED address, put your name on your name, city, and state in the subject line of this e-mail.

**Notes:**

You may adapt the FR 110 reporting requirements, you must also submit FR 110 Data Action Schedule for each branch with a Data Action of Open, Close, Dilate, or Add.

The FR 110 report may be submitted in a hard copy format or via the FR 110 Online application: [https://fr110.dataaction.com](https://fr110.dataaction.com)
REPORT ITEM 3: SHAREHOLDERS

<table>
<thead>
<tr>
<th>Name</th>
<th>USA</th>
<th>Quantity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jerry/Carolyn Greer</td>
<td>USA</td>
<td>1810.34</td>
<td>15.775%</td>
</tr>
<tr>
<td>Jerry or Carolyn Greer</td>
<td>USA</td>
<td>273</td>
<td>2.379%</td>
</tr>
<tr>
<td>Right of Survivorship</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East Bernstadt, KY /US</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Randell/Brenda Greer</td>
<td>USA</td>
<td>1258.34</td>
<td>10.965%</td>
</tr>
<tr>
<td>London, KY /US</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rex Greer/Peggy Greer</td>
<td>USA</td>
<td>2959.66</td>
<td>25.791%</td>
</tr>
<tr>
<td>London, KY /US</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3(2) N/A
<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Principal Occupation</th>
<th>Title With Company</th>
<th>Title With Subsidiary</th>
<th>Title With Other Company</th>
<th>Percent of Voting Shares in (4a)</th>
<th>Direct</th>
<th>Other Co. If So, Who?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael D. Baker</td>
<td>County Clerk</td>
<td>Director</td>
<td>FNB Manchester</td>
<td>0.09%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>James Dobson</td>
<td>Retired</td>
<td>Director</td>
<td>FNB Manchester</td>
<td>0.09%</td>
<td>None</td>
<td>None</td>
<td>Dobson Investment Properties LLC 100% Clay Valley Group 33.33% Clay Food Co. 25%</td>
</tr>
<tr>
<td>Charles Goins</td>
<td>Retired</td>
<td>Director</td>
<td>FNB Manchester</td>
<td>1.743%</td>
<td>None</td>
<td>Goins Rental LLC 33.33%</td>
<td></td>
</tr>
</tbody>
</table>
| Jerry Green-Carolyn Greer | Contractor | Director | FNB Manchester | 15.154% | None | G and G Farms - Partnership 25% |}
| Rex Green-Peggy Greer | Contractor | Chairman of Board | FNB Manchester | 2.222% | None | G and G Farms - Partnership 25% |
| Don Russell Roberts | Engineer | None | FNB Manchester | 1.743% | None | Logan Engineering 10% Kendal 50% Clay Group 50% Clay Foods 25% |
| Randall Green-Brenda Greer | None | None | FNB Manchester | 16.963% | None | None |
| Lucas Shepherd | CFO | None | FNB Manchester | 0.000% | None | None |