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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(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, 616, and 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1650a(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 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. 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. Thurman Glenn Calebbs, Jr.
Name of the Holding Company Director and Official
Treasurer
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
10/02/2018

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
N/A

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

Reporters' Name, Street, and Mailing Address

First National London Bankshares Corporation
Legal Title of Holding Company

P.O. Box 100
[City, State] 40743-0100

[Address of the Holding Company] Street / P.O. Box

London KY 40741

Zips Code

202 South Main Street, London, KY 40741

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Steven Christopher Phipps  SVP/FCO

Name
Title

606-877-2210

Area Code / Phone Number / Extension

606-878-9467

Area Code / FAX Number

cphilps@fnblondonky.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? 0 = No 1 = Yes

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 as "confidential."
FORM FR Y-6

First National London Bankshares Corporation
London, Kentucky
Fiscal Year Ending December 31 2017

Report Item:

1. The bank holding company does not prepare an annual report for its securities holders and is not registered with the SEC
2. Organizational Chart

Report Item #2a Organization Chart

FIRST NATIONAL LONDON BANKSHARES CORPORATION
LONDON, KENTUCKY
Incorporated in Kentucky
LEI: N/A

FIRST NATIONAL BANK & TRUST
LONDON, KENTUCKY
Federally Chartred
LEI: N/A
100%
**FR Y-10: Domestic Branch Schedule**

**Data Action and Verification Steps**
1. In the Data Action column of each branch row, enter one 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 closed or deleted, enter 'Close' in the Data Action column and the date of the closure in the Effective Date column.
- **Add**: If a reportable branch is missing, enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

**Submission Procedure**
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

**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 XBRL format or via the FR Y-10 Online Application: https://y10online.federalreserve.gov

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<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID (BIC)**</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 Unique*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID (BIC)**</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>7172553</td>
<td>FIRST NATIONAL BANK AND TRUST</td>
<td>120 SOUTH MAIN STREET</td>
<td>LONDON</td>
<td>KY</td>
<td>40211</td>
<td>LAUREL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK AND TRUST</td>
<td>7172553</td>
<td>7172553</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>244010SOUTH LAUREL BRANCH</td>
<td>244010</td>
<td>SOUTH LAUREL BRANCH</td>
<td>1770 WEST CUMBERLAND GAP PARKWAY</td>
<td>CODY</td>
<td>KY</td>
<td>40701</td>
<td>LAUREL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK AND TRUST</td>
<td>7172553</td>
<td>7172553</td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>244098</td>
<td>LAUREL PARKE PLACE BRANCH</td>
<td>244098</td>
<td>PARKE PLACE BRANCH</td>
<td>1770 SOUTH MAIN STREET</td>
<td>LONDON</td>
<td>KY</td>
<td>40211</td>
<td>LAUREL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST NATIONAL BANK AND TRUST</td>
<td>7172553</td>
</tr>
</tbody>
</table>
**Report Item 3: Shareholders**

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/16 & also during fiscal year ending 12/31/17

<table>
<thead>
<tr>
<th>(1)a Name &amp; Address</th>
<th>(1)b Country or Citizenship</th>
<th>(1)c Number and percentage of Each Class of Voting Securities</th>
<th>(2)a Name &amp; Address</th>
<th>(2)b Country of Citizenship or Incorporation</th>
<th>(2)c Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Randell Brewer</td>
<td>USA</td>
<td>7495 - 12.91% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>London KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>George Humfleet</td>
<td>USA</td>
<td>5901 - 10.16% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>London KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delford McKnight</td>
<td>USA</td>
<td>4440 - 7.65% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>London KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>(3a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3b) Title &amp; Position with Other Businesses</td>
<td>(4a) Percentage of Voting Shares in Bank Holding Company</td>
<td>(4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>----------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>Randell Brewer</td>
<td>Retired Insurance Agent Chairman Director</td>
<td>Director &amp; Chairman of Board - First National Bank &amp; Trust</td>
<td>None</td>
<td>12.906614% - 749.5 shares</td>
<td>None</td>
</tr>
<tr>
<td>Thurman Glenn Caleb</td>
<td>Banker Secretary Treasurer Director</td>
<td>Director - President CEO First National Bank &amp; Trust</td>
<td>None</td>
<td>0.094712% - 55 shares</td>
<td>None</td>
</tr>
<tr>
<td>George Humfleet</td>
<td>Retired Mobile Home Dealer N/A</td>
<td>Insider</td>
<td>None</td>
<td>10.161699% - 590.1 shares</td>
<td>None</td>
</tr>
<tr>
<td>Kenneth R James</td>
<td>Real Estate Developer President Director</td>
<td>Director of First National Bank &amp; Trust J&amp;B Enterprises President</td>
<td>None</td>
<td>4.477278% - 2600 shares</td>
<td>None</td>
</tr>
<tr>
<td>Thomas L. Jensen</td>
<td>Attorney Director</td>
<td>Director of First National Bank &amp; Trust Sole Officer Thomas L. Jensen, P.S.C.</td>
<td>None</td>
<td>0.0516609% - 300 shares</td>
<td>None</td>
</tr>
<tr>
<td>Craig Mullins</td>
<td>Contractor Director</td>
<td>Director of First National Bank &amp; Trust Managing Member Craig Mullins Const LLC President Mullins Properties President George Humfleet</td>
<td>None</td>
<td>3.387801% - 1967.33 shares</td>
<td>None</td>
</tr>
<tr>
<td>Name</td>
<td>Role</td>
<td>Position</td>
<td>Ent. Dba Humfleet Furniture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------</td>
<td>-----------------------------</td>
<td>-----------------------------------------------</td>
<td>-----------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>David McCowan</td>
<td>Owner Retail Jewelry Store</td>
<td>Director of First National Bank &amp; Trust</td>
<td>President Benqueill's Jewelry Inc Member MIA Properties LLC Member Madison Square LLC 1.859792% - 1080 shares None Benqueill's Jewellery Inc 50% MIA Properties LLC 50% Madison Square LLC 50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delford McKnight</td>
<td>Real Estate Developer Contractor</td>
<td>Director of First National Bank &amp; Trust</td>
<td>President OMC Inc Managing Member London Properties LLC General Partner Dual Mac LTD Managing General Partner Rosedale FLP LTD President McKnight &amp; Associates 7.645813% - 4440 shares None OMC Inc 50% London Properties LLC 50% Rosedale FLP LTD 43.63% McKnight &amp; Associates Inc 40.19% Dual Mac LTD 18%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>