Annual Report of Holding Companies—FR Y-6

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(s) 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, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5466(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 an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Jeffery L. Smith
Name of the Holding Company Director and Official
Vice-President/Secretary/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 have 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
03/5/2017
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 1557082
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):
12/31/2017
Month / Day / Year
N/A

Report's Legal Entity Identifier (LEI) (20-character LEI code)

Report's Name, Street, and Mailing Address
Hazard Bancorp

Legal Title of Holding Company
524 Main Street / P.O. Box 969
(Mailing Address of the Holding Company) Street / P.O. Box
Hazard Kentucky 41702
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jeffery L. Smith
Name
VP/Secretary/Treasurer
Title

Area Code / Phone Number / Extension
606-487-7270

Area Code / FAX Number
606-487-7155

E-mail Address
jami@peopleshazard.com

Address (URL) for the Holding Company's web page
www.peopleshazard.com

Is confidential treatment requested for any portion of this report submission? ☐ No ☑ Yes 0

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."

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 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.

03/2018
ITEM 1.

The audited financial statements for Hazard Bancorp will be mailed/e-mailed when received.

ITEM 2a.

HAZARD BANCORP
524 MAIN STREET
P.O. BOX 989
HAZARD, KY 41702

HAZARD BANCORP owns 100% OWNERSHIP of PEOPLES BANK & TRUST COMPANY
HAZARD, KENTUCKY

LEI – N/A

PEOPLES BANK & TRUST COMPANY
524 MAIN STREET
P.O. BOX 989
HAZARD, KY 41702

ITEM 2b. BRANCH VERIFICATION

Domestic branch listing provided to the Federal Reserve Bank. see Attachment (1)

ITEM 3. SECURITIES HOLDERS

1(a)(b)(c) - Securities Holders: see Attachment (2)
2(a)(b)(c) – Not Applicable.

ITEM 4. INSIDERS

1, 2, 3(a)(b)(c) and 4(a)(b)(c) Insiders: see Attachment (3)
# Board of Governors of the Federal Reserve System

**FR Y-6 Depository Institution Branch Data Verification**

## Branches for Selected Institution

A list of branches for your depository institution: **PEOPLES BANK & TRUST COMPANY OF HAZARD (ID_RSSD: 814711)**. This depository institution is held by **HAZARD BANCORP (1357082) of HAZARD, KY**. The data are as of 12/31/2017.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the ‘Save’ button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

![Download List to Excel](download.png)

<table>
<thead>
<tr>
<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>
</tr>
</thead>
<tbody>
<tr>
<td>Full Service (Head Office)</td>
<td>814711</td>
<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
<td>524 MAIN STREET</td>
<td>HAZARD</td>
<td>KY</td>
<td>41701</td>
<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>814711</td>
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<tr>
<td>Full Service</td>
<td>614014</td>
<td>AIRPORT GARDENS BRANCH</td>
<td>21 GRAND VUE PLAZA</td>
<td>HAZARD</td>
<td>KY</td>
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<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>814711</td>
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<tr>
<td>Full Service</td>
<td>615619</td>
<td>DANIEL BOONE BRANCH</td>
<td>107 ROCKWOOD LANE</td>
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<td>KY</td>
<td>41701</td>
<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>Full Service</td>
<td>999711</td>
<td>EAST MAIN STREET BRANCH</td>
<td>405 E MAIN STREET</td>
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<td>Not Required</td>
<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
<td>814711</td>
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<tr>
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<td>3669172</td>
<td>PEOPLES EXPRESS BANK &amp; MERCHANT CENTER</td>
<td>131 CITIZENS LANE</td>
<td>HAZARD</td>
<td>KY</td>
<td>41701</td>
<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>814711</td>
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<tr>
<td>Full Service</td>
<td>3669181</td>
<td>WAL-MART BRANCH</td>
<td>123 DANIELE BOONE PLAZA</td>
<td>HAZARD</td>
<td>KY</td>
<td>41701</td>
<td>PERRY</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
<td>814711</td>
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<tr>
<td>Full Service</td>
<td>699217</td>
<td>VICO BRANCH</td>
<td>246 MAIN STREET</td>
<td>VICO</td>
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<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
<td>814711</td>
</tr>
</tbody>
</table>

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.*
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
- **Omit:** If the branch information is correct, enter `Omit` 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 handkey format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID, RGD®</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 LEINIAN®</th>
<th>Office Number®</th>
<th>Head Office</th>
<th>Head Office ID, RGD®</th>
<th>Comments</th>
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<tr>
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<td>614713</td>
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<td>524 MAIN STREET</td>
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<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
<td>814711</td>
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<tr>
<td>Full Service</td>
<td>604604</td>
<td>AIRPORT GARDENS BRANCH</td>
<td>21 GRAND VUE PLAZA</td>
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<td>KY</td>
<td>41701</td>
<td>PERRY</td>
<td>UNITED STATES</td>
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<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
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<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
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<td>EAST MAIN STREET BRANCH</td>
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<td>PEOPLE'S EXPRESS BANK &amp; MERCHANT CENTER</td>
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<td>PERRY</td>
<td>UNITED STATES</td>
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<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
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<td>264 MAIN STREET</td>
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<td>UNITED STATES</td>
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<td>PEOPLES BANK &amp; TRUST COMPANY OF HAZARD</td>
<td>814711</td>
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</table>
**HAZARD BANCORP**  
**STOCK/HOLDERS**  
as of **DECEMBER 31, 2017**

<table>
<thead>
<tr>
<th>STOCK/HOLDER - NAME</th>
<th>COUNTRY of CITIZENSHIP or INCORPORATION</th>
<th>NUMBER of SHARES OWNED</th>
<th>OWNERSHIP PERCENTAGE</th>
<th>TYPE of STOCK OWNERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. LEON L. HOLLON</td>
<td>USA</td>
<td>100.00000</td>
<td>9.94800%</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>HAZARD, KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. DR. JOHN F. GILBERT, JR.</td>
<td>USA</td>
<td>20.00000</td>
<td>1.98960%</td>
<td>COMMON STOCK</td>
</tr>
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<td>HAZARD, KY USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. DANIEL D. TAYLOE</td>
<td>USA</td>
<td>20.00000</td>
<td>1.98960%</td>
<td>COMMON STOCK</td>
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<tr>
<td>LEXINGTON, KY USA</td>
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<td></td>
</tr>
<tr>
<td>4. JULIE ROSE AKEMON</td>
<td>USA</td>
<td>217.16290</td>
<td>21.60340%</td>
<td>COMMON STOCK</td>
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<td>HAZARD, KY USA</td>
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<tr>
<td>5. JULIE ROSE AKEMON, as trustee for</td>
<td>USA</td>
<td>111.09588</td>
<td>11.05180%</td>
<td>COMMON STOCK</td>
</tr>
<tr>
<td>JADE M. CLEMONS BANK QSST UTA TRUST</td>
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<td>HAZARD, KY USA</td>
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<tr>
<td>6. JULIE ROSE AKEMON, as trustee for</td>
<td>USA</td>
<td>111.09588</td>
<td>11.05180%</td>
<td>COMMON STOCK</td>
</tr>
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<td>ROSE F. CLEMONS BANK QSST UTA TRUST</td>
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<td>HAZARD, KY USA</td>
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<tr>
<td>7. KEMBERLY CLEMONS</td>
<td>USA</td>
<td>111.09588</td>
<td>11.05180%</td>
<td>COMMON STOCK</td>
</tr>
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<td>HAZARD, KY USA</td>
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<td></td>
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<tr>
<td>STOCK/HOLDER - NAME</td>
<td>COUNTRY of CITIZENSHIP or INCORPORATION</td>
<td>NUMBER of SHARES OWNED</td>
<td>OWNERSHIP PERCENTAGE</td>
<td>TYPE of STOCK OWNERSHIP</td>
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<tr>
<td>-----------------------------</td>
<td>------------------------------------------</td>
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<tr>
<td>8. EVA CLEMONS DMITRIEVA</td>
<td>USA</td>
<td>37.03224</td>
<td>3.68400%</td>
<td>COMMON STOCK</td>
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<tr>
<td>9. EARL D. CLEMONS, as trustee for EVA DMITRIEVA QSST UTA TRUST HAZARD, KY USA</td>
<td>USA</td>
<td>74.06364</td>
<td>7.36790%</td>
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<tr>
<td>10. EARL D. CLEMONS</td>
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<td>3.68400%</td>
<td>COMMON STOCK</td>
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<td>HAZARD, KY USA</td>
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<tr>
<td>11. DAVID K. CLEMONS</td>
<td>USA</td>
<td>37.03224</td>
<td>3.68400%</td>
<td>COMMON STOCK</td>
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<td>HAZARD, KY USA</td>
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<tr>
<td>12. EDWARD L. CLEMONS ESTATE</td>
<td>USA</td>
<td>129.61400</td>
<td>12.89403%</td>
<td>COMMON STOCK</td>
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<td>HAZARD, KY USA</td>
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**TOTAL SHARES OUTSTANDING as of 12-31-2016**

<p>| | |</p>
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<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>1,005,22490</strong></td>
<td><strong>100.00000%</strong></td>
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**HAZARD BANCORP**

**STOCK/holders**

**as of DECEMBER 31, 2017**
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<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3a)</th>
<th>(3b)</th>
<th>(3c)</th>
<th>(4a)</th>
<th>(4b)</th>
<th>(4c)</th>
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<tbody>
<tr>
<td>STOCHHOLDER NAME</td>
<td>OCCUPATION/Other Role</td>
<td>TITLE &amp; POSITION with HOLDING COMPANY</td>
<td>TITLE &amp; POSITION with OTHER BUSINESSES (include names of subsidiaries)</td>
<td>PERCENTAGE of VOTING SECURITY in HOLDING COMPANY</td>
<td>LIST NAME of other COMPANY (includes partnerships if 2% or more of voting securities are held)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LEON L. HOLLON</td>
<td>RETIRED</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>8.9466%</td>
<td>PARTNERS (HOLLON &amp; GALLOW)</td>
<td></td>
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</tr>
<tr>
<td>HAZARD, KY USA</td>
<td>with HOLDING COMPANY</td>
<td>PEOPLES BANK &amp; TRUST COMPANY</td>
<td>EXECUTIVE DIRECTOR (ORMOND L. CLEMONS ESTATE)</td>
<td>HOLDING COMPANY</td>
<td>ATTORNEYS AT LAW 37.6%</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>DIRECTOR (CITIZENS BANK &amp; TRUST COMPANY - JACKSON, KY)</td>
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<td>MEMBERS (BOWLING GREEN LAND COMPANY, LLC) 40.8%</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>DIRECTOR (BARNERS DEPOST BANK MEDFORD, KY)</td>
<td></td>
<td>MEMBERS (MPL, LLC) 30.6%</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>DIRECTOR (JOHN R. TUNER HOLDING COMPANY)</td>
<td></td>
<td>MEMBERS (LPL, LLC) 80.1%</td>
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<tr>
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</tr>
<tr>
<td>DR. JOHN F. GILBERT, JR.</td>
<td>MEDICAL DOCTOR</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>1.9996%</td>
<td>THERMODYNAMIC COAL COMPANY, LLC 104.4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HAZARD, KY USA</td>
<td>with HOLDING COMPANY</td>
<td>PEOPLES BANK &amp; TRUST COMPANY</td>
<td></td>
<td></td>
<td>HAZARD COAL SALES 100.6%</td>
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<td>KENNETH GORDON SALES, LLC 100.8%</td>
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<td></td>
<td>RIVERVIEW NORTH, INC 104.6%</td>
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<td></td>
<td>RIVERVIEW SOUTH, INC 104.6%</td>
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<td></td>
<td>THERMODYNAMIC LAND 100.6%</td>
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<td>CBS PROPERTIES, LLC 100.6%</td>
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<td>THERMODYNAMIC COAL SALES, LLC 100.8%</td>
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<td>COMBINE BRANCH COAL SALES 100.8%</td>
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<td>TDC RESOURCES, LLC 100.6%</td>
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<td>KENMONT COAL SALES, LLC 100.8%</td>
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<td>KIA COAL SALES, LLC 100.8%</td>
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<td>TDC ENERGY, LLC 100.8%</td>
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<td>DANIEL D. TAYLOR</td>
<td>COAL BROKER</td>
<td>Minority Block Holder</td>
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<td>1.9996%</td>
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<td>LEXINGTON, KY USA</td>
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<tr>
<td>JULIE ROSE AKEMON</td>
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<td>21.6934%</td>
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<tr>
<td>HAZARD, KY USA</td>
<td>with HOLDING COMPANY</td>
<td>DIRECTOR</td>
<td>TRUSTEE/CITIZENS BANK &amp; TRUST COMPANY</td>
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<td>COMPANY - JACKSON, KY</td>
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<td>TRUSTEE (JOHN R. TUNER</td>
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<tr>
<td>JULIE ROSE AKEMON, as trustee for</td>
<td>STUDENT</td>
<td>N/A</td>
<td>N/A</td>
<td>11.0516%</td>
<td>N/A</td>
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<td>JADE M. CLEMONS BANK QST LTA TRUST</td>
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<tr>
<td>JULIE ROSE AKEMON, as trustee for</td>
<td>STUDENT</td>
<td>N/A</td>
<td>N/A</td>
<td>11.0516%</td>
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<td>ROSE F. CLEMONS BANK QST LTA TRUST</td>
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<tr>
<td>KIMBERLY CLEMONS</td>
<td>RESTAURANTEUR</td>
<td>N/A</td>
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<tr>
<td>HAZARD, KY USA</td>
<td>with HOLDING COMPANY</td>
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## HAZARD BANCORP
### STOCKHOLDERS
as of DECEMBER 31, 2017

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)a</th>
<th>(3)b</th>
<th>(3)c</th>
<th>(4)a</th>
<th>(4)b</th>
<th>(4)c</th>
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<tbody>
<tr>
<td><strong>STOCKHOLDER NAME</strong></td>
<td><strong>OCCUPATION (other than with holding company)</strong></td>
<td><strong>TITLE &amp; POSITION with holding company</strong></td>
<td><strong>TITLE &amp; POSITION with subsidiaries (include names of subsidiaries)</strong></td>
<td><strong>PERCENTAGE OF VOTING SECURITIES</strong></td>
<td><strong>PERCENTAGE OF VOTING SECURITIES in subsidiaries (include names of subsidiaries)</strong></td>
<td><strong>LIST NAME of other companies (includes percentage ownership of voting securities or number of shares and percentage of voting securities held)</strong></td>
<td></td>
</tr>
<tr>
<td>8. EVA CLEMONS DMITRIEVA</td>
<td>OPERA SINGER</td>
<td>NIA</td>
<td>NIA</td>
<td>(CITIZENS BANK &amp; TRUST COMPANY - JACKSON, KY)</td>
<td>3.68400%</td>
<td>7.36790%</td>
<td>(JOHN R. TURNER HOLDING COMPANY) NIA</td>
</tr>
<tr>
<td>9. EARL D. CLEMONS, as trustee for EVA DMITRIEVA GILST UTA TRUST HAZARD, KY USA</td>
<td>OPERA SINGER</td>
<td>NIA</td>
<td>NIA</td>
<td>TRUSTEE (CITIZENS BANK &amp; TRUST COMPANY - JACKSON, KY)</td>
<td>7.36790%</td>
<td>7.36790%</td>
<td>(JOHN R. TURNER HOLDING COMPANY) NIA</td>
</tr>
<tr>
<td>10. EARL D. CLEMONS HAZARD, KY USA</td>
<td>COAL MINER</td>
<td>NIA</td>
<td>NIA</td>
<td>(CITIZENS BANK &amp; TRUST COMPANY - JACKSON, KY)</td>
<td>3.68400%</td>
<td>3.68400%</td>
<td>(JOHN R. TURNER HOLDING COMPANY) NIA</td>
</tr>
<tr>
<td>11. DAVID K. CLEMONS HAZARD, KY USA</td>
<td>COAL MINER</td>
<td>NIA</td>
<td>NIA</td>
<td>(CITIZENS BANK &amp; TRUST COMPANY - JACKSON, KY)</td>
<td>3.68400%</td>
<td>3.68400%</td>
<td>(JOHN R. TURNER HOLDING COMPANY) NIA</td>
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<tr>
<td>12. EDWARD L. CLEMONS ESTATE HAZARD, KY USA</td>
<td>DECEASED 3-15-1999</td>
<td>NIA</td>
<td>NIA</td>
<td>(CITIZENS BANK &amp; TRUST COMPANY - JACKSON, KY)</td>
<td>12.89403%</td>
<td>12.89403%</td>
<td>(JOHN R. TURNER HOLDING COMPANY) LOCUST GROVE, INC 10.0%</td>
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<tr>
<td>13. JEFFERY L. SMITH HAZARD, KY USA</td>
<td>BANKER</td>
<td>NIA</td>
<td>NIA</td>
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</tbody>
</table>

**TOTAL SHARES OUTSTANDING as of 12-31-2017**: 100,000.000%

**TREASURY STOCK** - Purchased from PHILIP K. CLEMONS on JUNE 12, 2013