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(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 26, and 28A of the Federal Reserve Act (12 U.S.C. §§ 245(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 609 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 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/ESCT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. P. Sheffield
Name of the Holding Company Director and Official

President/CEO
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 information 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
03/09/2018
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

RNSSD ID
C.I.

FR Y-6
OMB Number 7100-0207
Approval expires November 30, 2019
Page 1 of 2

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017
Month / Day / Year
N/A

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

Reporter's Name, Street, and Mailing Address

The First National Holding Company of Jackson
1126 Main Street, P.O. Box 640
Jackson, KY 41339
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
P.J. Sheffield
President/CEO
Name Title

(606)-666-8801
Area Code / Phone Number / Extension
(606)-666-7373
Area Code / FAX Number
psheffel@bellsouth.net
E-mail Address

Date of Signatures

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."

03/16/2018

Public reporting burden for this information collection is estimated to vary from 1.3 to 191 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, 25th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0287), Washington, DC 20503.
Report Item 1: The BHC is not registered with the SEC.

Report Item 1B: The BHC does not prepare an annual report.

Report Item 2: The First National Bank Holding Company of Jackson
1126 Main Street
P.O. Box 640
Jackson, Kentucky 41339
Owns 100% of the stock of
The First National Bank of Jackson
1126 Main Street
P.O. Box 640
Jackson, Kentucky 41339
The holding company has no other holdings.

Report Item 2a: The First National Holding Company of Jackson
Incorporated: State of Kentucky

The First National Bank of Jackson
Incorporated: NA
LEI: N/A

Report Item 2b: Domestic Branch Listing
The Lester Smith Parkway Branch
Date Opened: 1985
Street Address: 770 Highway 15 North
City: Jackson
State: Kentucky
Country: USA
Zip Code: 41339
Service Type: Full Service

Report Item 2c-2d: N/A

Report Item 3 (1) Shareholders 5 percent or more (*Non-Insider)

<table>
<thead>
<tr>
<th>Owner</th>
<th>Shares Owned</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hilliard Smith</td>
<td>397</td>
<td>7.09</td>
</tr>
<tr>
<td>Jackson, Kentucky</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Citizen</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leonard Smith</td>
<td>396</td>
<td>7.08</td>
</tr>
<tr>
<td>Lexington, KY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Citizen</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas Davison</td>
<td>339</td>
<td>6.05</td>
</tr>
<tr>
<td>Jackson, Ky.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Citizen</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4:

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Occupation</th>
<th>Title/Pos. Holding Co.</th>
<th>Title/Pos. Subsidiaries</th>
<th>Title/Pos. Other Bus.</th>
<th>% Vot. Shares Holding Co.</th>
<th>% Vot. Shares Subsidiaries</th>
<th>Other Companies</th>
<th>% Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Hagan Codell</td>
<td>Vice President Traditional Bank</td>
<td>Chairman</td>
<td>Director 1st Nat. Bank</td>
<td>Vice Pres. Dir. Codell Const. Co.</td>
<td>1.46%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Len W. Smith</td>
<td>Ret. Social Serv. St.of Ky.</td>
<td>Director</td>
<td>Director 1st. Nat Bk</td>
<td>None</td>
<td>7.08%***</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Philip Sheffel Jackson, Ky</td>
<td>Retired Banker First Nat. Bank</td>
<td>Director</td>
<td>Director 1st. Nat Bk</td>
<td>None</td>
<td>6.23%***</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Harold Holbrook</td>
<td>Retired Banker 1st Nat. Bank</td>
<td>Director</td>
<td>Director 1st Nat. Bank</td>
<td>None</td>
<td>0.71%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Thomas Davison Jackson, Ky</td>
<td>Vice Pres. 1st Nat. Bank</td>
<td>Director</td>
<td>Director Vice Pres/Dir. 1st Nat. Bank</td>
<td>None</td>
<td>6.05%***</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Hilliard Smith</td>
<td>Retire College Instructor</td>
<td>Director</td>
<td>Director 1st Nat. Bank</td>
<td>None</td>
<td>7.09%***</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Charles Derrickson</td>
<td>Ret. College President</td>
<td>Director</td>
<td>Director 1st Nat. Bank</td>
<td>None</td>
<td>0.18%</td>
<td>None</td>
<td>N/A</td>
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</tr>
<tr>
<td>Charles Herald</td>
<td>Cashier 1st National Bank</td>
<td>Director</td>
<td>Cashier/Dir 1st Nat. Bank</td>
<td>None</td>
<td>0.18</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address</td>
<td>Occupation</td>
<td>Title/Pos. Holding Co.</td>
<td>Title/Pos. Subsidiaries</td>
<td>Title/Pos. Other Bus.</td>
<td>% Vot.Shares Holding Co.</td>
<td>% Vol. Shares Subsidiaries</td>
<td>Other Companies</td>
<td>% Voting Securities</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------------------</td>
<td>------------------------</td>
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<td>-----------------------</td>
<td>--------------------------</td>
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<td>-------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>J. Hagan Codell</td>
<td>Vice President</td>
<td>Director</td>
<td>Director</td>
<td>Vice Pres.Dir. Codell Const. Co.</td>
<td>1.46%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Winchester, Ky</td>
<td>Traditional Bank</td>
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<td>1st Nat.Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>J. Hagan Codell, Jr.</td>
<td>Superintendent</td>
<td>Director</td>
<td>Director</td>
<td>None</td>
<td>0.21%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Winchester, Ky</td>
<td>Codell Const. Co.</td>
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<td>1st Nat. Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philip J. Sheffel II</td>
<td>President/CEO</td>
<td>President</td>
<td>President/CEO</td>
<td>None</td>
<td>0.18%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Jackson, Ky</td>
<td>1st Nat. Bank</td>
<td></td>
<td>1st Nat. Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beth D. Lemons</td>
<td>Exec. Secretary</td>
<td>Director</td>
<td>Exec. Secretary</td>
<td>None</td>
<td>0.89%</td>
<td>None</td>
<td>N/A</td>
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</tr>
<tr>
<td>Jackson, Ky</td>
<td>1st Nat Bank</td>
<td></td>
<td>Dir. 1st Nat Bank</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

NOTE*** Hilliard Smith and Leonard Smith are biological brothers who are step-siblings to Thomas Davison and Deborah Sheffel. Their Combined voting share is 26%

Philip Sheffel, Widower of Deborah Sheffel now owns her shares.
<table>
<thead>
<tr>
<th>Date of Approval</th>
<th>Branch State</th>
<th>Branch Name</th>
<th>Address 1</th>
<th>Address 2</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Branch ID</th>
<th>Branch Phone</th>
<th>Branch URL</th>
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<tbody>
<tr>
<td>03/31/2000</td>
<td>AL</td>
<td>Automatic teller machine</td>
<td>60901</td>
<td>00000</td>
<td>000</td>
<td>000</td>
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<td>000</td>
<td>000</td>
</tr>
<tr>
<td>03/31/2000</td>
<td>AL</td>
<td>Automatic teller machine</td>
<td>60901</td>
<td>00000</td>
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<td>000</td>
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