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, 618, and 803 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 or 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, P.J. Sheffel
Name of the Holding Company Director and Officer
President/CEO
Title of the Holding Company Director and Officer

P.J. Sheffel
Name

President/CEO

P.O. Box 640
Mailing Address of the Holding Company

41339
Zip Code

Jackson KY
City

P.J. Sheffel
Name

President/CEO

(606) 666-8801
Area Code / Phone Number / Extension

(606) 666-7373
Area Code / FAX Number

psheffel@bellsouth.net
E-mail Address

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

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
Month / Day / Year

Date of Signature

03/08/2019

Is confidential treatment requested for any portion of this report submission? □ No □ 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.

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 format 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.
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>
Philip Sheffel 349 6.23
Jackson, KY.
U.S. Citizen

Hershel Branson* 360 6.43
Jackson, Kentucky
U.S. Citizen

Michael L. Miller Living Trust 376 6.71
DeLand, Florida
U.S. Citizen

David A. Duff* 280 5.00
Chavies, Kentucky
U.S. Citizen
Results: A list of branches for your holding company: FIRST NATIONAL HOLDING COMPANY OF JACKSON, THE (1132168) of JACKSON, KY. The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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_RSDD columns are for reference only. Verification of these values is not required.
### 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>% Vot. Shares Holding Co</th>
<th>% Vol. Shares Subsidiaries</th>
<th>Other Companies % Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Hagan Codell</td>
<td>Vice President</td>
<td>Chairman</td>
<td>Director 1st Nat.Bank</td>
<td>1.46%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Winchester, Ky</td>
<td>Traditional Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Len W. Smith</td>
<td>Ret. Social Serv.</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>7.08%***</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Lexington, Ky</td>
<td>St.of Ky.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philip Sheffel</td>
<td>Retired Banker</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>6.23%***</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Jackson, Ky</td>
<td>First Nat. Bank</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Harold Holbrook</td>
<td>Retired Banker</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>0.71%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Jackson, Ky</td>
<td>1st. Nat. Bank</td>
<td></td>
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</tr>
<tr>
<td>Thomas Davison</td>
<td>Vice Pres. 1st. Nat. Bank</td>
<td>Director</td>
<td>Vice Pres/Dir. 1st Nat. Bank</td>
<td>6.05%***</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Jackson, Ky</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Hilliard Smith</td>
<td>Retire College Instructor</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>7.09%***</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Jackson, Ky</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charles Derrickson</td>
<td>Re.: College President</td>
<td>Director</td>
<td>Director 1st Nat Bk</td>
<td>0.18%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Morehead, Ky</td>
<td></td>
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<tr>
<td>Charles Herald</td>
<td>Cashier 1st National Bank</td>
<td>Director</td>
<td>Cashier/Dir 1st Nat Bk</td>
<td>0.18</td>
<td>None</td>
<td>N/A</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>
</tr>
<tr>
<td>------------------------</td>
<td>-------------------------</td>
<td>------------------------</td>
<td>-------------------------</td>
<td>-----------------------</td>
<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.</td>
<td>1.46%</td>
<td>None</td>
</tr>
<tr>
<td>Winchester, Ky</td>
<td>Traditional Bank</td>
<td></td>
<td>1st Nat. Bank</td>
<td>Codell Const. Co.</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>
</tr>
<tr>
<td>Winchester, Ky</td>
<td>Codell Const. Co.</td>
<td></td>
<td>1st Nat. Bank</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>
</tr>
<tr>
<td>Jackson, Ky</td>
<td>1st Nat. Bank</td>
<td></td>
<td>1st Nat. Bank</td>
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<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>
</tr>
<tr>
<td>Jackson, Ky</td>
<td>1st Nat Bank</td>
<td></td>
<td>Dir. 1st Nat Bank</td>
<td></td>
<td></td>
<td></td>
</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.