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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System

APR - 3 2014



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)); 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

I, **John D. Heater**

Reporter's Name, Street, and Mailing Address

Gassaway Bancshares, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

President

PO Box 40

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

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.

Gassaway WV 26624

City State Zip Code

700 Elk Street

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Lana Conley Dancy CFO-Bank of Gassaway

Name Title

304-364-5138 120

Area Code / Phone Number / Extension

304-364-5394

Area Code / FAX Number

lconley@bogwv.com

E-mail Address

www.bankofgassaway.com

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

Signature of Holding Company Director and Official

03/11/2014

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 1137006
C.I. _____

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 GEN-2 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

Annual Report of Bank Holding Companies—FR Y-6

Gassaway Bancshares, Inc.

December 31, 2013

Response to report items called for in Form FR Y-6 are as follows:

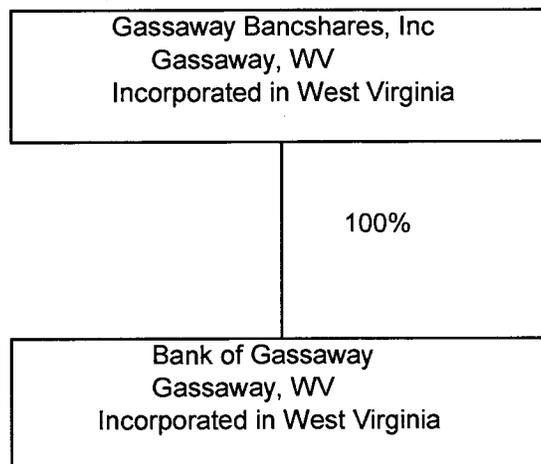
Report Item 1a: Form 10-K filed with the Securities and Exchange Commission

None

Report Item 1b: Annual Reports to Shareholders

A copy of the Consolidated Financial Statements for Gassaway Bancshares, Inc., for December 31, 2013 will be forwarded as soon as we receive the reports from our accounting firm.

Report Item 2a: Organization Chart



Report Item 3: Shareholders

<u>Name and Address</u>	<u>Number of Shares</u>	<u>% of Total Shares Outstanding</u>
Mr John Heater Gassaway, WV USA	12,250	99.67%

Report Item 3 (2) Shareholders

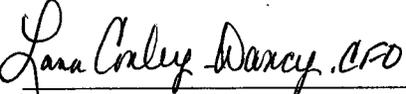
N/A

Report Item 4: Directors and Officers

Included as Attachment B: Schedule of directors and officers of Gassaway Bancshares, Inc. as of December 31, 2013.

Report Item 4.4b

None



Signature and Title

Attachment B: Schedule of Directors and Officers of Gassaway Bancshares, Inc.

Gassaway Bancshares, Inc.
December 31, 2013

Name/Address	Gassaway Bancshares, Inc	Bank of Gassaway	Other Business Relationships	Principal Occupation	Ownership Gassaway Bancshares, inc		25% Ownership in Other Business Relationships		
					Number of Shares Owned	% of Shares	Company	# of Shares Owned	% of Outstanding
John D. Heater Gassaway, WV, USA	Director and President	Director and President	President & CEO of Go-Mart, Inc.	Owner, Go-Mart, Inc	12,250	99.675	Go-Mart, Inc.	30,200	67.10%
Betty J. Heater Gassaway, WV, USA	Vice President and Secretary	None	None	Secretary, Go-Mart, Inc	0	0			
Jimmy H. McQuain Gassaway, WV, USA	Director	Executive VP	None	Executive VP	5	0.041%			
Jo Ann Truman Duck, WV, USA	Director	CEO	None	Senior VP	5	0.041%			
Frank Grindo Sutton, WV, USA	Director	None	None	Retired Pharmacist	5	0.041%			
Michael B. Lockhart Gassaway, WV, USA	Director	Vice President	None	Vice President	5	0.041%			
Noel J. Pletcher Gassaway, WV, USA	Director	None	President, Pletcher Pontiac GMC, Inc.	President, Pletcher Pontiac GMC, Inc	5	0.041%	Pletcher Pontiac, Inc.	240	48%
J. Michael Lafferty Birch River, WV, USA	Director	MIS Director	None	MIS Director	5	0.041%			
Gary Rexroad Gassaway, WV, USA	Director	None	Secretary/Treasurer, Michael Motors, Inc.	Secretary/Treasurer Michael Motors, Inc.	5	0.041%	Michael Motors, Inc.	123	49%