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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

MAR 28 2014



Annual Report of Holding Companies **FR Y-6**
FRB RICHMOND

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, **Linda L. Ramsey**

Reporter's Name, Street, and Mailing Address

FCNB Bancorp, Inc.

Legal Title of Holding Company

PO Box 209

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

Fayetteville WV 25840

City State Zip Code

101 N Court Street Fayetteville, WV 25840

Physical location (if different from mailing address)

Name of the Holding Company Director and Official

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 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.

Person to whom questions about this report should be directed:

Denise A. Light **CEO, EVP & Cashier**

Name Title

304-574-1212

Area Code / Phone Number / Extension

304-574-9038

Area Code / FAX Number

dlight@fayconatl-bank.com

E-mail Address

www.fcbonline.com

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

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.

Linda L. Ramsey
Signature of Holding Company Director and Official

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. _____

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."

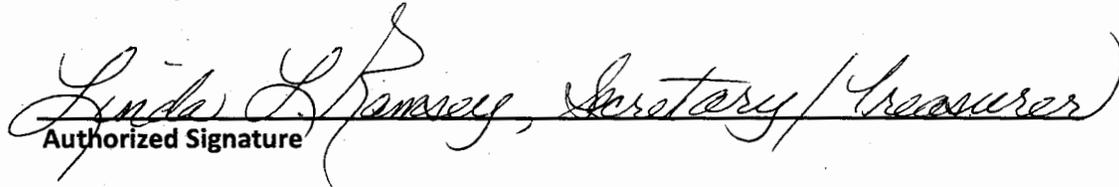
No

FCNB Bancorp, Inc.
Fayetteville, WV

Attachment #2

Fiscal Year Ending December 31, 2013

Legal Name	City	State	State of Incorporation	Equity Type	ACTV Code	ID RSSD	PCT EQTV
FCNB Bancorp, Inc	Fayetteville	WV	WV	BHC	00AA	2355759	
The Fayette County National Bank of Fayetteville	Fayetteville	WV		NAT	21AA	488420	100.00%


Authorized Signature

Results: A list of branches for your holding company: FCNB BANCORP, INC. (2355759) of FAYETTEVILLE, WV.
The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	488420	FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	101 NORTH COURT STREET	FAYETTEVILLE	WV	25840	FAYETTE	UNITED STATES	4541	0	FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	488420	
Change 911 ADDRESS CHANGE	2/1/2012	Full Service	2228657	ANSTED BRANCH	20165 MIDLAND TRAIL	ANSTED	WV	25812	FAYETTE	UNITED STATES	212134	3	FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	488420	
OK		Limited Service	366126	EXPRESS BANK BRANCH	314 NORTH COURT STREET	FAYETTEVILLE	WV	25840	FAYETTE	UNITED STATES	212132	1	FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	488420	
OK		Full Service	369828	OAK HILL BRANCH	1554 EAST MAIN STREET	OAK HILL	WV	25901	FAYETTE	UNITED STATES	212133	2	FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	488420	

Form FRY-6
FCNB Bancorp, Inc.
Fayetteville, WV
Fiscal Year Ending December 31, 2013

Report Item 3: Securities Holders

1 Any shareholder of record that directly or indirectly owns, controls, or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company at the end of the fiscal year.

VIVIAN KERR CROSBY
MORGANTOWN, WV USA
US CITIZEN
720 SHARES 7.39% Common Stock

PAT R. HAMILTON
OAK HILL, WV USA
US CITIZEN
784 SHARES 8.06% Common Stock

KATHLEEN H. KELLY
OAK HILL, WV USA
US CITIZEN
40 SHARES 0.41% Common Stock

KATHLEEN H KELLY REVOCABLE INTER VIVOS TRUST
STEPHANIE K FORD, TRUSTEE
FAYETTEVILLE, WV USA
784 SHARES 8.06% Common Stock
Total of 824 8.47% Common Stock

GLORIA KING
OAK HILL, WV USA
US CITIZEN
588 SHARES 6.04% Common Stock

CHARLES M. MAHOOD OR EMILY J MAHOOD ESTATE
FAYETTEVILLE, WV USA
US CITIZEN
560 SHARES 5.76% Common Stock

CHARLES M. MAHOOD
FAYETTEVILLE, WV USA
US CITIZEN
160 SHARES 1.63% Common Stock
Total of 720 7.39% Common Stock

WADE HAMPTON MAHOOD, JR.
LIVING TRUST DATED JULY 12, 2001
NEW SMYRNA BEACH, FL 32170-2174
US CITIZEN
560 SHARES 5.76% Common Stock

WADE HAMPTON MAHOOD, JR.
NEW SMYRNA BEACH, FL 32170-2174
US CITIZEN
160 SHARES 1.63% Common Stock

Total of 720 7.39% Common Stock

2. None

Form FR Y-6
FCNB Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item #4: Insiders

Attachment #5

Principal Shareholders: None

Directors:

- 1) Louis A Rahall
Fayetteville, WV
 - 2) Merchant
 - 3) (a) Board of Director & President of FCNB Bancorp, Inc.
 - 3) (b) Board of Director of Fayette County National Bank
 - 3) (c) Treasurer of MELD, INC
 - 4) (a) 220 Shares (FCNB Bancorp, Inc.) 2.26%
 - 4) (b) N/A
 - 4) (c) N/A
-
- 1) Frederick A. Jesser, III
Lewisburg, WV
 - 2) Attorney At Law
 - 3) (a) Board of Director & Chairman of the Board of FCNB Bancorp, Inc.
 - 3) (b) Board of Director of Fayette County National Bank
 - 3) (c) Attorney At Law
 - 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
 - 4) (b) N/A
 - 4) (c) 98% Jesser Law Firm, P.L.L.C.
-
- 1) Anna P. Shaffer
Oak Hill, WV
 - 2) N/A
 - 3) (a) Board of Director & Vice President of FCNB Bancorp, Inc.
 - 3) (b) Board of Director of Fayette County National Bank
 - 3) (c) N/A
 - 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
 - 4) (b) N/A
 - 4) (c) N/A

Directors continued:

- 1) A. Bahlmann Abbot, III
Greenwood, VA
- 2) Architect
- 3) (a) Board of Director of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) Architect, Abbot-Skinner Architects, PLLC
- 4) (a) 130 Shares (FCNB Bancorp, Inc.) 1.34%
- 4) (b) N/A
- 4) (c) 50% Abbot-Skinner Architects, PLLC

- 1) Kathleen H. Kelly
Oak Hill, WV
- 2) Owner of land management company
- 3) (a) Board of Director of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) President, International Management (land mgmt. co.)
- 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
- 4) (b) N/A
- 4) (c) 100% International Management

- 1) Michael L. Rahall
Fayetteville, WV
- 2) Merchant
- 3) (a) Board of Director of FCNB Bancorp, Inc.
- 3) (b) President & Board of Director of Fayette County National Bank
- 3) (c) President of MELD, Inc.
- 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
- 4) (b) N/A
- 4) (c) 50% MELD Inc.

- 1) Linda L. Ramsey
Fayetteville, WV
- 2) N/A
- 3) (a) Board of Director & Secretary/Treasurer of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) N/A
- 4) (a) 115 Shares (FCNB Bancorp, Inc.) 1.18%
- 4) (b) N/A
- 4) (c) N/A

Directors continued:

- 1) John Franklin Hindson, III
Fayetteville, WV
- 2) Insurance Agent/Business Owner
- 3) (a) Board of Director of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) Insurance Agent/Business Owner
- 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
- 4) (b) N/A
- 4) (c) 100% Hindson Insurance Agency, Inc.
100% F & D Rentals, Inc.

Trustees: None

Partners: None

Executive Officers:

- 1) Frederick A. Jesser, III
Lewisburg, WV
- 2) Attorney At Law
- 3) (a) Board of Director & Chairman of the Board of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) Attorney At Law
- 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
- 4) (b) N/A
- 4) (c) 98% Jesser Law Firm, P.L.L.C.

- 1) Louis A Rahall
Fayetteville, WV
- 2) Merchant
- 3) (a) Board of Director & President of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) Treasurer of MELD, INC
- 4) (a) 220 Shares (FCNB Bancorp, Inc.) 2.26%
- 4) (b) N/A
- 4) (c) N/A

- 1) Anna P. Shaffer
Oak Hill, WV
- 2) N/A
- 3) (a) Board of Director & Vice President of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) N/A
- 4) (a) 40 Shares (FCNB Bancorp, Inc.) 0.41%
- 4) (b) N/A
- 4) (c) N/A

Executive Officers continued:

- 1) Linda L. Ramsey
Fayetteville, WV
- 2) N/A
- 3) (a) Board of Director & Secretary/Treasurer of FCNB Bancorp, Inc.
- 3) (b) Board of Director of Fayette County National Bank
- 3) (c) N/A
- 4) (a) 115 Shares (FCNB Bancorp, Inc.) 1.18%
- 4) (b) N/A
- 4) (c) N/A