

Board of Governors of the Federal Reserve System



FILE ROOM
Annual Report of Holding Companies—FR Y-6
SUPERVISION, REGULATION
& CREDIT DEPARTMENT

FEDERAL RESERVE BANK
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.

I, William A. Bailey

Name of the Holding Company Director and Official

President/CEO/Chairman

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 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.

William A. Bailey
Signature of Holding Company Director and Official
03/28/2014

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 2942805
C.I. _____

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

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Peterstown Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 550

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

Peterstown WV 24963
City State Zip Code

220 Market Street, Peterstown, WV 24963

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

William A. Bailey President

Name Title

304-753-4321

Area Code / Phone Number / Extension

304-753-5863

Area Code / FAX Number

bbailey@fnbpeterstown.com

E-mail Address

www.fnbpeterstown.com

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

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

Form FRY-6

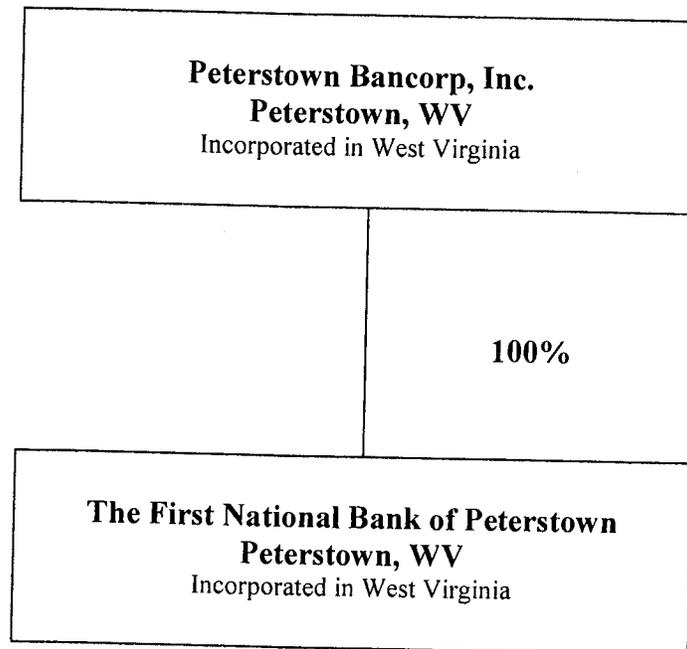
Peterstown Bancorp, Inc.

Peterstown, WV

Fiscal Year Ending December, 2013

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders. Enclosed are three copies of the annual report.
- 2: Organizational Chart



PETERSTOWN BANCORP, INC. & SUBSIDIARY
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Years Ended December 31

	2013 <i>(Thousands)</i>	2012 <i>(Thousands)</i>
OPERATING INCOME:		
Interest and Fees on Loans	1,746	1,935
Interest and dividends on investment securities	607	582
Interest income on federal funds sold	<u>2</u>	<u>2</u>
Total Interest Income	2,355	2,519
Interest Expense	<u>376</u>	<u>542</u>
Net Interest Income	1,979	1,977
Provision for loan losses	<u>36</u>	<u>33</u>
Net Interest Income after provision	1,943	1,944
OTHER INCOME		
Service Charges on deposit accounts	16	19
ATM Income	108	96
Other Income	<u>64</u>	<u>45</u>
Total other income	188	160
OTHER EXPENSES		
Salaries and employees benefits	881	876
Occupancy and equipment expenses	156	141
Data processing expenses	210	204
Professional fees	75	92
Other operating expenses	<u>281</u>	<u>279</u>
Total Operating Expenses	1,603	1,592
INCOME BEFORE INCOME TAX	528	512
Income Taxes	<u>147</u>	<u>142</u>
NET INCOME	381	370
Earnings per common share	\$ 5.92	\$ 5.75

2012 RECONCILIATION OF EQUITY CAPITAL ACCOUNTS

	Treasury Stock <i>(Thousands)</i>	Comm. Stock Par Value <i>(Thousands)</i>	Surplus <i>(Thousands)</i>	AFS Market Value Equity <i>(Thousands)</i>	Undivided Profits & Reserves <i>(Thousands)</i>	Total Equity Capital <i>(Thousands)</i>
Balance beginning of period	(532)	80	363	228	6,207	6,346
Additions:						
Current Year Earnings	-	-	-	73	370	443
Sale of Stock	-		-			-
Deductions:						
Purchase Treasury Stock	8					8
Cash Dividend (.60 per share)	-	-	-	-	39	39
Ending Balance	<u>(540)</u>	<u>80</u>	<u>363</u>	<u>301</u>	<u>6,538</u>	<u>6,742</u>

2013 RECONCILIATION OF EQUITY CAPITAL ACCOUNTS

	Treasury Stock <i>(Thousands)</i>	Comm. Stock Par Value <i>(Thousands)</i>	Surplus <i>(Thousands)</i>	AFS Market Value Equity <i>(Thousands)</i>	Undivided Profits & Reserves <i>(Thousands)</i>	Total Equity Capital <i>(Thousands)</i>
Balance beginning of period	(540)	80	363	301	6,538	6,742
Additions:						
Current Year Earnings (Loss)	-	-	-	(994)	381	(613)
Sale of Stock	-		-			-
Deductions:						
Purchase Treasury Stock	-					-
Cash Dividend (.60 per share)	-	-	-	-	39	39
Ending Balance	<u>(540)</u>	<u>80</u>	<u>363</u>	<u>(693)</u>	<u>6,880</u>	<u>6,090</u>

Results: A list of branches for your holding company: PETERSTOWN BANCORP, INC. (2942805) of PETERSTOWN, 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	3/28/2014	Full Service (Head Office)	719030	FIRST NATIONAL BANK OF PETERSTOWN, THE	220 MARKET STREET	PETERSTOWN	WV	24963	MONROE	UNITED STATES	4561		D FIRST NATIONAL BANK OF PETERSTOWN, THE	719030	

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Report Item 3: Shareholders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-06			Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-07		
(1)(a) Name and Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Shirley C. Morel Orefield, PA, USA	USA	4,410 – 6.85% Common Stock	None		
Frances C. Terry Peterstown, WV, USA	USA	4,110 – 6.38% Common Stock			
James W. Childs Bassett, VA, USA	USA	4,250 – 6.60% Common Stock			
Sally K. Parker Florence, AL, USA	USA	4,000 – 6.21% Common Stock			

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Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1)(a) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William A. Bailey Peterstown, WV, USA	N/A	Director & President	Director and President (The First National Bank of Peterstown)	N/A	3.11%	None	N/A
Neal Boggess Peterstown, WV, USA	Dairy Farmer	Director	Director (The First National Bank of Peterstown)	N/A	2.48%	None	N/A
Jeremy W. Brown Peterstown, WV, USA	N/A	Director, Vice President & CFO	Director & Cashier/CFO (The First National Bank of Peterstown)	N/A	0.58%	None	N/A
John D. Helvey Peterstown, WV, USA	N/A	Cashier	Cashier/Compliance officer (The First National Bank of Peterstown)	N/A	0.00%	None	N/A
William S. Broyles Lindside, WV, USA	Retired Mortician	Director	Director (The First National Bank of Peterstown)	N/A	3.57%	None	N/A
Stephen M. Miller Peterstown, WV, USA	Family Physician	Director	Director (The First National Bank of Peterstown)	N/A	0.43%	None	N/A
Philip Shrewsbury Peterstown, WV, USA	Mortician	Director	Director (The First National Bank of Peterstown)	N/A	3.40%	None	N/A