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 1(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.

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 J. Milleson Sr
Name of the Holding Company Director and Official

PRESIDENT
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 attest that the information for which confidential treatment is sought is being submitted separately labeled “Confidential.”

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 at this time

For Federal Reserve Bank Use Only

<table>
<thead>
<tr>
<th>RSSD ID</th>
<th>C.I.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1363784</td>
<td></td>
</tr>
</tbody>
</table>

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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014

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

Reporter’s Name, Street, and Mailing Address

EASTERN BANCSHARES INC

Legal Title of Holding Company

105 N HIGH ST / PO BOX 1037

(Mailing Address of the Holding Company) Street / PO Box

ROMNEY WV 26757

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

TRAVIS G. DELAPLAIN PRESIDENT/CEO

Name Title

304-822-8702

Area Code / Phone Number / Extension

304-822-5309

Area Code / FAX Number

TDELAPLAIN@FNBROMNEY.COM

E-mail Address

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:
☐ No 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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, 20th and C Streets, NW, Washington, DC 20551, and in the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
EASTERN BANCSHARES, INCORPORATED

FRY6 REPORT

DECEMBER 31, 2014

Item 1A - Bank Holding Company SEC Form 10K

Not Applicable - None

Item 1B - Bank Holding Company Annual Report

Will be forwarded under separate cover

Item 2A - Bank Holding Company Organization Chart

Eastern Bancshares, Inc.
Romney, WV
Incorporated in West Virginia

FNB Bank, Inc.
Romney, WV
(100% owned by EBI)
Incorporated in State of West Virginia

FNB Insurance Agency
of Romney, LLC
Romney, WV
(100% owned by EBI)
Incorporated in State of West Virginia

EBI, Inc. Managing Member

Item 2B - Depository Institution Branches

Item 3 - Five (5) Percent Shareholders

Kenneth E. Voit
Romney, West Virginia
United States Citizen
Common Stock 35,208 shares = 6.87% of Outstanding

Part 2 of Item 3 - None
Item 4 - List of Directors and Officers

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Common Stock</th>
<th>Percentage</th>
<th>Role and Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alex R. Sowers</td>
<td>Augusta, West Virginia, USA</td>
<td>8317 shares</td>
<td>1.63%</td>
<td>Director FNB Bank, Inc. (100% owned subsidiary)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Farming (100% Ownership Interest)</td>
</tr>
<tr>
<td>William J. Milleson, Sr.</td>
<td>Springfield, West Virginia, USA</td>
<td>3,050 shares</td>
<td>0.59%</td>
<td>President Eastern Bancshares, Inc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Director FNB Bank, Inc. (100% owned subsidiary)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Farming (100% Ownership Interest)</td>
</tr>
<tr>
<td>E. Garry Shanholtz</td>
<td>Romney, West Virginia, USA</td>
<td>14,703 shares</td>
<td>2.88%</td>
<td>Director Eastern Bancshares, Inc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Director FNB Bank, Inc. (100% owned subsidiary)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Owner Shanholtz Orchards (100% Ownership Interest)</td>
</tr>
<tr>
<td>Eugene H. Williams</td>
<td>Romney, West Virginia, USA</td>
<td>11,334 shares</td>
<td>2.22%</td>
<td>Director Eastern Bancshares, Inc.</td>
</tr>
<tr>
<td>John Bakanowsky, Sr.</td>
<td>Romney, West Virginia, USA</td>
<td>1,565 shares</td>
<td>0.31%</td>
<td>Director Eastern Bancshares, Inc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Director FNB Bank, Inc. (100% owned subsidiary)</td>
</tr>
<tr>
<td>Gregory L. Bohrer</td>
<td>Slanesville, West Virginia, USA</td>
<td>3,867 shares</td>
<td>0.76%</td>
<td>Director Eastern Bancshares, Inc.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>Director FNB Bank, Inc. (100% owned subsidiary)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Owner L&amp;M Market (33 1/3 Ownership Interest)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Owner 4B's Pizza (25% Ownership Interest)</td>
</tr>
</tbody>
</table>
Carter R. Wagoner
Romney, West Virginia, USA
Common Stock 1,078 shares
(0.21%) Eastern Bancshares, Inc.

Timothy J. Nichols
Romney, West Virginia, USA
Common Stock 1800 shares
(0.35%) Eastern Bancshares, Inc

Travis G. Delaplain
Romney, West Virginia, USA
Common Stock 234 shares
(0.05%) Eastern Bancshares, Inc.

Della J. Davis
Augusta, West Virginia, USA
Common Stock 10 shares
(0.002%) Eastern Bancshares, Inc.

Brian A. Hott
Delray, West Virginia, USA
Common Stock 10 shares
(0.002%) Eastern Bancshares, Inc.

Item 4.4b - N/A

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)
Owner Shafer Funeral Home
(50% Ownership Interest)

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)
Tim Nichols DDS, Inc
(100% Ownership Interest)

Vice President & Treasurer Eastern Bancshares, Inc.
Vice President & CFO FNB Bank, Inc
(100% owned subsidiary)

Vice President & Secretary Eastern Bancshares, Inc.
Vice President FNB Bank Inc
(100% owned subsidiary)

Treasurer Eastern Bancshares, Inc.
Vice President/CFO FNB Bank Inc
(100% owned subsidiary)
Results: A list of branches for your holding company: EASTERN BANCSHARES, INC, (1363184) of Romney, WV.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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.

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.

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDICUNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Used Office ID_RID</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
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<td></td>
<td>Full Service (Head Office)</td>
<td>6695619</td>
<td>PAB BANK, INC.</td>
<td>100 NORTH MAIN ST</td>
<td>WOODSTOCK</td>
<td>WV</td>
<td>26397</td>
<td>MARSHFIELD</td>
<td>UNITED STATES</td>
<td>4508</td>
<td>5</td>
<td>PAB BANK, INC.</td>
<td>9096330</td>
<td>8096330</td>
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<td>OK</td>
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<td>839735</td>
<td>CAPSH BRIDGE BRANCH</td>
<td>ROUTE 91</td>
<td>WOODSTOCK</td>
<td>WV</td>
<td>26397</td>
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<td>396338</td>
<td>CORT ASH BRANCH</td>
<td>ROUTE 823 SOUTH</td>
<td>WOODSTOCK</td>
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<td>39323</td>
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<td>1166743</td>
<td>MARSHFIELD SQUARE BRANCH</td>
<td>ROUTE 91</td>
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<td>45328</td>
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<td>PAB BANK, INC.</td>
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