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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 21 2015



# Annual Report of Holding Companies ~~FRB RICHMOND 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, 2014

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

First Clay County Banc Corporation

Legal Title of Holding Company

P.O. Box 239

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

Clay WV 25043

City State Zip Code

150 Main St. Clay WV 25043

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brett M. Stover VP-Secretary

Name Title

304-587-4221

Area Code / Phone Number / Extension

304-587-4231

Area Code / FAX Number

bstover@claycountybank.com

E-mail Address

N/A

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

I, Brett M. Stover

Name of the Holding Company Director and Official

VP-Secretary

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.

*Brett M. Stover*

Signature of Holding Company Director and Official

03/24/2015

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.

1427211

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

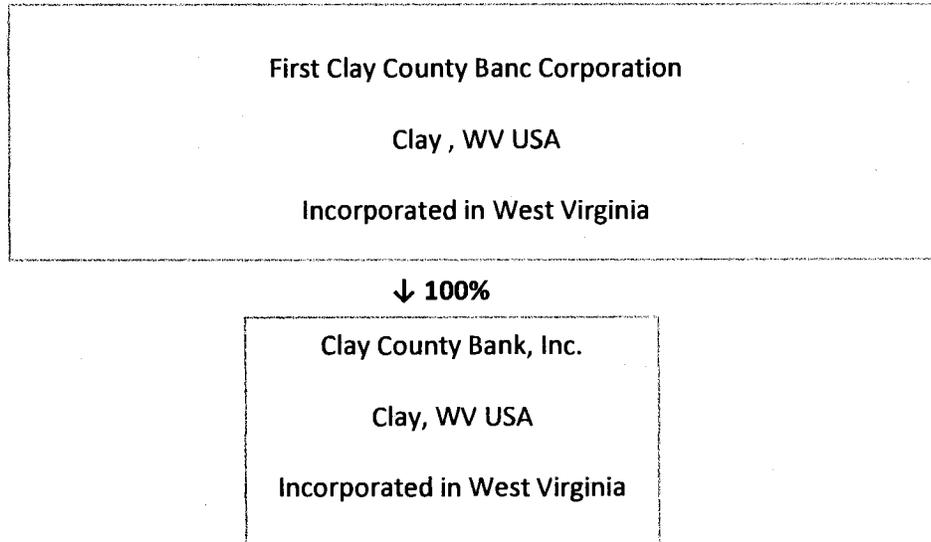
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

FIRST CLAY COUNTY BANC CORPORATION  
FR Y-6 DECEMBER 31, 2014

**REPORT ITEM 1:** The Bank Holding Company prepares an annual report for its Shareholders.  
Two copies are enclosed.

**Report Item 2a: Organization Chart:**



**Report Item 2b** See attached FRB listing.

**Report Item 3** Shareholders (see attached)

**Report Item 4:** Directors, Officers and Principal Shareholders (see attached)

**Results:** A list of branches for your depository institution: CLAY COUNTY BANK, INC. (ID\_RSSD: 832528).  
 This depository institution is held by FIRST CLAY COUNTY BANC CORPORATION (1427211) of CLAY, 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.  
 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)	832528	CLAY COUNTY BANK, INC.	150 MAIN STREET	CLAY	WV	25043	CLAY	UNITED STATES	1599	0	CLAY COUNTY BANK, INC.	832528	
OK		Full Service	955324	CLAY BRANCH	2236 MAIN STREET	CLAY	WV	25043	CLAY	UNITED STATES	192663	1	CLAY COUNTY BANK, INC.	832528	

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 First Clay County Banc Corporation  
 Fiscal Year Ending December 31, 2014

**Report Item 3: Securities holders**

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

Current Securities holders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2014

(1)(a) Name City, State, Country	(1) (b) Country of Citizenship or Incorporation	(1) (c) Number and Percentage of Voting Securities
Elizabeth A. Miller Vero Beach, FL USA	USA	8,100- 20.5% Common Stock
Henry B. Davenport Charles Town, WV USA	USA	3,000- 7.6% Common Stock
Patricia S. Muncie Winchester, KY USA	USA	3,150- 7.98% Common Stock
Thomas S. Cook Dunbar, WV USA	USA	3,400- 8.61% Common Stock
Billie J. Zegeer Estate Winfield, WV USA	USA	2,553- 6.47% Common Stock

Report Item 3.2-

NONE

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**First Clay County Banc Corporation**  
**Fiscal Year Ending December 31, 2014**

**Report Item 4: Insiders**

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

(1) Name City, State Country	(2) Principal Occupation Other than BHC	(3) (a) Title Position BHC	(3) (b) Title-Position Clay County Bank	(3) (c) Title-Position Other Businesses	(4) (a) % Voting shares BHC	(4) (b) % shares subsidiaries	(4) (c) Other Companies 25% voting shares
J. Gregory Gency Clay, WV USA	N/A	President/ Director	President/ Director	N/A	0.19%	None	N/A
Jerry C. Gould Indore, WV USA	Owner of Gould's Electric Motor Repair Inc.	Director & Chairman	Director & Chairman	President- Gould's Electric Motor Repair Inc.	2.04%	None	Gould's Electric Motor Repair Inc. - (100%)
Thomas Cook Dunbar, WV USA	Retired	Director	Director	N/A	6.33%	None	N/A
Bruce Cunningham Ivydale, WV USA	Retired Teacher /Car Dealer	Director	Director	President- Cunningham Motors, Inc.	3.11%	None	Cunningham Motors, Inc. (41%)
Brett M. Stover Clay, WV USA	N/A	Director/ Secretary	Director/ SVP-CFO	N/A	0.15%	None	N/A
Sally Miller Collins Buckhannon WV USA	Teacher	Director	Director	N/A	0.12%	None	N/A
Gary Keen Clay WV USA	Owner of Elk Valley Heating and Cooling	Director	Director	Owner- Elk Valley Heating and Cooling	1.33%	None	Elk Valley Heating and Cooling- (100%)
Elizabeth A. Miller Vero Beach FL USA	Retired Teacher Retired Director	N/A	N/A	N/A	20.4% **	None	N/A

\*\*Included as a principal stock holder