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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

FRB RICHMOND



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.

I, Linda L. Ramsey  
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.

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  
03/23/2015  
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 2355759  
C.I. \_\_\_\_\_

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  
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)

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  
N/A  
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 FR Y-6****FCNB Bancorp, Inc.  
Fayetteville, West Virginia  
Fiscal Year Ending December 31, 2014****Report Item**

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, 2 copies are enclosed.

2a:

FCNB Bancorp, Inc. Fayetteville, West Virginia Incorporated in West Virginia	
	100%
The Fayette County National Bank of Fayetteville Fayetteville, West Virginia Incorporated in West Virginia	

2b: Domestic branch listing provided to the Federal Reserve Bank via email on 3-5-14

**Results:** A list of branches for your holding company: FCNB BANCORP, INC. (2355759) of FAYETTEVILLE, 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)	488420	FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	101 NORTH COURT STREET	FAYETTEVILLE	WV	25840	FAYETTE	UNITED STATES	4541		FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	488420	
OK		Full Service	2228657	ANSTED BRANCH	20165 MIDLAND TRAIL	ANSTED	WV	25812	FAYETTE	UNITED STATES	212134		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		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		FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE	488420	

<b>Report Item 3: Securities Holders</b>					
<b>(1)(a)(b)(c)</b>			<b>(2)(a)(b)(c)</b>		
Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-14.			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-14.		
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name	Country of	Number and Percentage of	Name	Country of Citizenship	Number and Percentage of
City, State, Country	Citizenship or	Each Class of Voting	City, State, Country	or Incorporation	Each Class of Voting
	Incorporation	Securities			Securities
Vivian Kerr Crosby Morgantown, WV USA	USA	720 - 7.42% Common Stock	<b>NONE - N/A</b>		
Pat R. Hamilton Oak Hill, WV USA	USA	784 - 8.07% Common Stock			
Kathleen H. Kelly Oak Hill, WV, USA	USA	40 - 0.41% Common Stock			
Kathleen H. Kelly Revocable Inter Vivos Trust Oak Hill, WV, USA	USA	784 - 8.07% Common Stock			
		<b>TOTAL 824 - 8.48%</b> Common Stock			
Gloria King Oak Hill, WV, USA	USA	588 - 6.06% Common Stock			
Charles M. Mahood Fayetteville, WV, USA	USA	720 - 7.42% Common Stock			
Wade Hampton Mahood, Jr. Living Trust Dated 7-12-01 New Smyrna Beach, FL, USA	USA	560 - 5.77% Common Stock			
Wade Hampton Mahood, Jr. New Smyrna Beach, FL, USA	USA	160 - 1.65% Common Stock			
		<b>TOTAL 720 - 7.42%</b> Common Stock			

**Form FR Y-6**  
**FCNB Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2014**

**Attachment #5**

**Report Item #4: Insiders**

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

Name, City State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List of names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
(1)	(2)	(3)(a)	(3)(b)	(3)( c)	(4)(a)	(4)(b)	(4)( c)
Louis A Rahall Fayetteville, WV	Merchant	Director & President	Director Fayette County National Bank	Treasurer MELD, Inc.	2.27%	N/A	N/A
Frederick A. Jesser, III Lewisburg, WV	Attorney	Director & Chairman	Director Fayette County National Bank	Attorney At Law Jesser Law Firm, PLLC	0.41%	N/A	Jesser Law Firm, PLLC - 98% First American Title of Fayetteville - 100% Excel Title of Fayetteville - 100%
Anna P. Shaffer Oak Hill, WV	N/A	Director & Vice President	Director Fayette County National Bank	N/A	0.41%	N/A	N/A
A. Bahlmann Abbot, III Greenwood, VA	Architect	Director	Director Fayette County National Bank	Architect/Partner Abbot - Skinner Architects, PLLC	1.34%	N/A	Abbot - Skinner Architects, PLLC -50%
Kathleen H. Kelly Oak Hill, WV	N/A	Director	Director Fayette County National Bank	N/A	0.41%	N/A	N/A
					0.41%	N/A	

**Form FR Y-6**  
**FCNB Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2014**

**Attachment #5**

**Report Item #4: Insiders**

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

Name, City State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List of names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
(1)	(2)	(3)(a)	(3)(b)	(3)( c)	(4)(a)	(4)(b)	(4)( c)
Michael L. Rahall Fayetteville, WV	Merchant	Director	Director & President Fayette County National Bank	President/Member Meld, Inc. M & D's Almost Heaven Properties, LLC Rahall's Wild & Wonderful Properties, LLC	0.41%	N/A	MELD, Inc. - 50% M & D's Almost Heaven Properties, LLC - 50% Rahall's Wild & Wonderful Properties, LLC - 50%
Linda L. Ramsey Fayetteville, WV	N/A	Director & Secretary/Treasurer	Director Fayette County National Bank	N/A	1.18%	N/A	N/A
John Franklin Hindson, III Fayetteville, WV	Insurance Agent/ Business Owner	Director	Director Fayette County National Bank	Insurance Agent/ Business Owner Hindson Insurance Agency, Inc F & D Rentals	0.41%	N/A	Hindson Insurance Agency, Inc. 100% F & Rentals, Inc. - 100% Hindson Evans Insurance - 50% JF Hindson Agency - 100%
Vivian K. Crosby Morgantown, WV	N/A	Director	Director Fayette County National Bank	N/A	7.42%	N/A	N/A