

Board of Governors of the Federal Reserve System

MAR 30 2015



Annual Report of Holding Companies **FRBDC FINMOND**

Report at the close of business as of the end of fiscal year

COPY

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

West-Central Bancorp, Inc.

Legal Title of Holding Company

P. O. Box 1049

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

Spencer

WV

25276

City

State

Zip Code

216 Market Street, Spencer, WV 25276

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeanette Atkinson

Treasurer

Name

Title

304-927-1750

Area Code / Phone Number / Extension

304-927-3675

Area Code / FAX Number

jatkinson@firstneighborhoodbank.com

E-mail Address

firstneighborhoodbank.com

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

I, David M. Righter

Name of the Holding Company Director and Official

Chairman, President, and Director

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.

David M. Righter

Signature of Holding Company Director and Official

3-9-15

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.

1076169

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

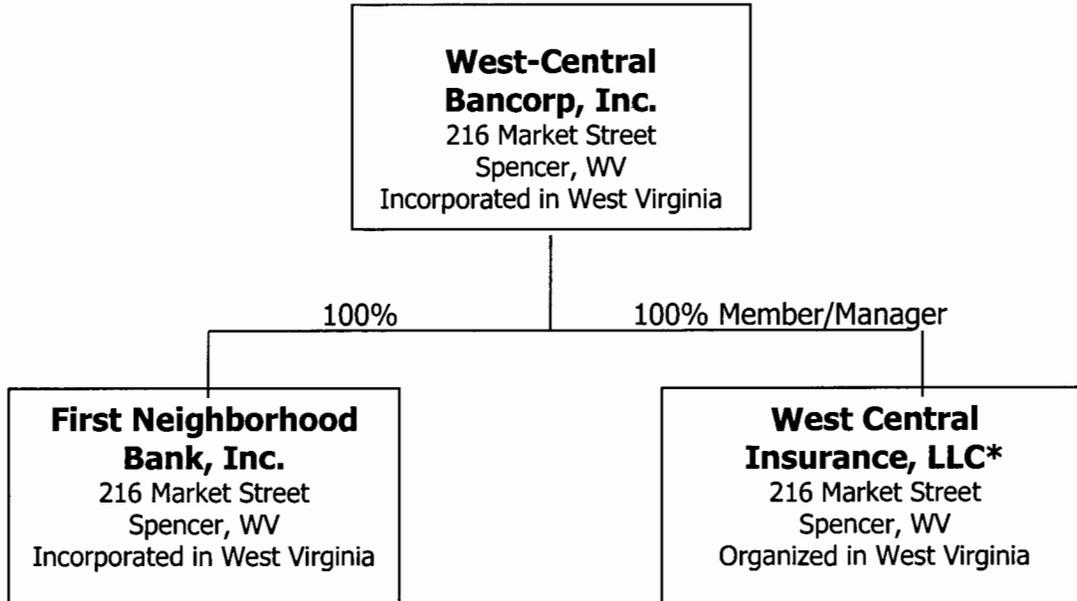
**FORM FR Y-6**

**West-Central Bancorp, Inc.**  
216 Market Street  
Spencer, WV  
December 31, 2014

**Report Item:**

**1.** The bank holding company prepares an annual report for its shareholders and is not registered by the SEC. As specified by the Federal Reserve Bank of Richmond, copies of the annual report are enclosed.

**2. a. Organizational Chart of Holding Company Ownership**



\*Owns 2.08% of West Virginia Bankers Title LLC

**2. b. Domestic Branch Listing provided to the Federal Reserve Bank**

**Results:** A list of branches for your holding company: WEST-CENTRAL BANCORP, INC. (1076169) of SPENCER, 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://fy10online.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)	911339	FIRST NEIGHBORHOOD BANK, INC.	216 MARKET STREET	SPENCER	WV	25276	ROANE	UNITED STATES	4572	0	FIRST NEIGHBORHOOD BANK, INC.	911339	
OK		Full Service	2883074	PARKERSBURG BRANCH	4416 EMERSON AVE	PARKERSBURG	WV	26104	WOOD	UNITED STATES	212208	2	FIRST NEIGHBORHOOD BANK, INC.	911339	
OK		Full Service	3320017	SOUTH PARKERSBURG BRANCH	500 DIVISION STREET	PARKERSBURG	WV	26101	WOOD	UNITED STATES	444026	3	FIRST NEIGHBORHOOD BANK, INC.	911339	

**WEST-CENTRAL BANCORP, INC.**

**FR Y-6**

**DECEMBER 31, 2014**

**ITEM 3. SHAREHOLDERS**

- (1) (a) First Neighborhood Bank Employee Stock Ownership Plan  
Spencer, West Virginia
- (1) (b) USA
- (1) (c) 21,654 shares of Common Stock  
10.25% of outstanding Common Stock
  
- (2) NONE

**WEST-CENTRAL BANCORP, INC.**  
**FR Y-6**  
**DECEMBER 31, 2014**

**REPORT ITEM 4: INSIDERS**

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

(1) Names & Address	(2) Principal Occupation	(3)(a)&(b) Title & Position with BHC/Sub	(3)(c) Title & Position with Other Bus.	(4)(a) % of BHC Shares	(4)(c) Name & of Other Business Interest	%
James A. Cochrane Parkersburg, WV	Real Estate Development	Director	General Partner	0.70	RCDI Office Bldg. Associates	95
			General Partner		I77 Associates	100
			General Partner		Cardinal Ltd.	25
			General Partner		Courtyard Ltd.	33
			General Partner		Fairways Ltd.	25
			General Partner		Tomlinson Ltd	25
			General Partner		Waters Edge Assoc.	50
			General Partner		Beverly Heights	95
			Member		C & F Development	25
			General Partner		BOAZ Ltd.	75
			LLC Member, GP, LP		Evergreen Villages	79
			General Partner		Lubeck Gardens, Ltd.	100
			General Partner		Pettyville Gardens Ltd.	50
			Managing Member		C & T LLC	33
General Partner	Paden City Ltd.	25				
Charlene W. Crooks Parkersburg, WV	Consultant	Director	N/A	0.71	N/A	
J. Scott Freshwater Spencer, WV	Oil & Gas	Director	President	0.24	Contractor Services Inc.	35
			Vice-President		Reserve Oil & Gas, Inc.	50
			Member		United Gas Pipeline Co., LLC	50
			Member		Petro Services LLC	50
			Member		Apollo Air, LLC	25
			Shareholder		Legacy Pipeline Corp	50
			President		Essential Energy Investments, Inc.	100
			Member		Spencer Handi-Mart	50
			Member		KV Drilling	50
			Manager		Magnolia Investments, LLC	100

**FR Y-6 INSIDERS**

<b>(1) Names &amp; Address</b>	<b>(2) Principal Occupation</b>	<b>(3)(a)&amp;(b) Title &amp; Position with BHC/Sub</b>	<b>(3)(c) Title &amp; Position with Other Bus.</b>	<b>(4)(a) % of BHC Shares</b>	<b>(4)(c) Name &amp; of Other Business Interest</b>	<b>%</b>
J. Scott Freshwater (continued)						
			Managing Member Managing Member Managing Member Managing Member Managing Member		Ajax Pipeline LLC 50 Liberty Pipeline LLC 50 Freedom Pipeline LLC 50 Shale Gas Pipeline LLC 50 Pipeline Safety & Compliance Serv LLC 33	
Robert R. Heavner Vienna, WV	Physician	Director	Co-Owner	0.24	Creative Photography & Art Studio	50
Garlan E. Miller Spencer, WV	Certified Public Accountant	Director	President	0.42	Miller & Miller A.C.	100
James F. McCulty Spencer, WV	Retired Banker	Director	N/A	1.18	N/A	
David M. Righter Vienna, WV	N/A	Director, Chairman & President.	N/A	0.48	N/A	
Stephen L. Thompson Charleston, WV	Attorney	Director	Partner	0.10	Barth & Thompson	50
John A. Varda Spencer, WV	Merchant	Director	Manager, V.P President	1.06	McIntosh Hardware Inc. Varda Oil & Gas	25 33
Jeanette Atkinson Reedy, WV	N/A	Treasurer (BHC) Executive Vice President & Cashier (FNB)	Secretary/Treas	0.10	S & J Controls, Inc.	50
Reta Varda Spencer, WV	N/A	Sr. Vice President (FNB)	N/A	0.13	N/A	
Douglass Swearingen Vienna, WV	N/A	Secretary (BHC) Sr. Vice President (FNB)	N/A	0.05	N/A	

**FR Y-6 INSIDERS**

<b>(1) Names &amp; Address</b>	<b>(2) Principal Occupation</b>	<b>(3)(a)&amp;(b) Title &amp; Position with BHC/Sub</b>	<b>(3)(c) Title &amp; Position with Other Bus.</b>	<b>(4)(a) % of BHC Shares</b>	<b>(4)(c) Name &amp; of Other Business Interest</b>	<b>%</b>
Employee Stock Ownership Plan First Neighborhood Bank, Inc. Spencer, WV		FNB ESOP		10.25	N/A	

(3)(a)&(b) Position with Holding Company and Subsidiary Bank are the same unless otherwise noted.

\* (4)(b) % of Voting Shares in Subsidiaries is not applicable