Annual Report of Holding Companies

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.

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. Randall E. Snider
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 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.

Signature of Holding Company Director and Official

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
Community Bankshares Inc

PO Box 988
(Mailing Address of the Holding Company) Street / P.O. Box
Parkersburg WV 26101
City State Zip Code

631 Juliana Street, Parkersburg WV 26101
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Lorie A. Webb
Name Vice President
Title

304-420-5549
Area Code / Phone Number / Extension

304-424-9459
Area Code / FAX Number

lwebb@communitybankpkbg.com
E-mail Address

www.communitybankpkbg.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

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 to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
COMMUNITY BANKSHARES INC.
Form FR Y-6

ITEM 2.a.
Organizational Chart of Holding Company Ownership

December 31, 2015

COMMUNITY BANKSHARES INC.
NO LEI
PARKERSBURG, WV
Incorporated in WV

100 % OWNERSHIP

COMMUNITY BANK OF PARKERSBURG
NO LEI
PARKERSBURG, WV
Incorporated in WV

COMMUNITY BANKSHARES STATUTORY TRUST I
NO LEI
PARKERSBURG, WV
Incorporated in WV

100 % OWNERSHIP

ITEM 2.B. Domestic Branch Listing

Submitted via email on 1/20/16
Results: A list of branches for your depository institution: COMMUNITY BANK OF PARKERSBURG (ID_RSSD: 901134).

This depository institution is held by COMMUNITY BANKSHARES, INC. (1479144) of PARKERSBURG, WV.
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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.
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.

RecondUation and Verification Steps
1. In the Delta 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.
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 the 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://fry10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</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>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>901134</td>
<td>COMMUNITY BANK OF PARKERSBURG</td>
<td>631 JULIANA STREET</td>
<td>PARKERSBURG</td>
<td>WV</td>
<td>26103</td>
<td>WOOD</td>
<td>UNITED STATES</td>
<td>13480</td>
<td>0-00000000</td>
<td>COMMUNITY BANK OF PARKERSBURG</td>
<td>901134</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2486617</td>
<td>EMERSON AVENUE BRANCH</td>
<td>3906 EMERSON AVENUE</td>
<td>PARKERSBURG</td>
<td>WV</td>
<td>26104</td>
<td>WOOD</td>
<td>UNITED STATES</td>
<td>249210</td>
<td>2-00000000</td>
<td>COMMUNITY BANK OF PARKERSBURG</td>
<td>901134</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>1288603</td>
<td>SOUTH PARKERSBURG BRANCH</td>
<td>120 BLIZZARD DR</td>
<td>PARKERSBURG</td>
<td>WV</td>
<td>26101</td>
<td>WOOD</td>
<td>UNITED STATES</td>
<td>360630</td>
<td>3-00000000</td>
<td>COMMUNITY BANK OF PARKERSBURG</td>
<td>901134</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>1188064</td>
<td>VIENNA BRANCH</td>
<td>2400 GRAND CENTRAL AVENUE</td>
<td>VIENNA</td>
<td>WV</td>
<td>26105</td>
<td>WOOD</td>
<td>UNITED STATES</td>
<td>249210</td>
<td>3-00000000</td>
<td>COMMUNITY BANK OF PARKERSBURG</td>
<td>901134</td>
<td></td>
</tr>
</tbody>
</table>
ITEM 3.(1) Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of year end.

<table>
<thead>
<tr>
<th>(1)(a) NAME/CITY/STATE</th>
<th>(1)(b) Citizenship</th>
<th>(1)(c) Number and % of each class of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carol or Alfred Phillips St. Petersburg, FL</td>
<td>USA</td>
<td>24,329 Common Stock 14.04%</td>
</tr>
<tr>
<td>Diana K. Everett Lewisburg, WV</td>
<td>USA</td>
<td>12,808 Common Stock 7.39%</td>
</tr>
<tr>
<td>Randall E. Snider Parkersburg, WV</td>
<td>USA</td>
<td>12,921 Common Stock 7.46%</td>
</tr>
</tbody>
</table>

ITEM 3.(2) Shareholders not listed in 3.(1) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year.

<table>
<thead>
<tr>
<th>(2)(a) NAME/ADDRESS</th>
<th>(2)(b) Citizenship</th>
<th>(2)(c) Number and % of each class of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name/City/State</td>
<td>Principal Occupation if other than w/BHC</td>
<td>(2) Title &amp; Position with BHC</td>
</tr>
<tr>
<td>----------------</td>
<td>------------------------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>Carol A. Alfred Phillips</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Petersburg, FL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Randy L. Brooks</td>
<td>N/A</td>
<td>Executive Vice President</td>
</tr>
<tr>
<td>Vienna, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>David R. Hines</td>
<td>N/A</td>
<td>Sr VP &amp; Cashier</td>
</tr>
<tr>
<td>Vienna, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lorn A. Webb</td>
<td>N/A</td>
<td>Vice President</td>
</tr>
<tr>
<td>Williamstown, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Randall E. Snider</td>
<td>N/A</td>
<td>President &amp; CEO Director</td>
</tr>
<tr>
<td>Parkersburg, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diane K. Everett</td>
<td>Attorney</td>
<td>Director</td>
</tr>
<tr>
<td>Lewisburg, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raymond Fanta</td>
<td>Insurance Agent</td>
<td>Director</td>
</tr>
<tr>
<td>Vienna, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paul C. Hoblitzzell III</td>
<td>President Schneider Construction Co.</td>
<td>Director</td>
</tr>
<tr>
<td>Parkersburg, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Edward P. McDonough</td>
<td>President McDonough, Eddy, Parsons &amp; Baylous</td>
<td>Director &amp; Chairman</td>
</tr>
<tr>
<td>Parkersburg, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. Joe Weaver</td>
<td>Optometrist</td>
<td>Director</td>
</tr>
<tr>
<td>Vienna, WV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. R. Gateman</td>
<td>Retired</td>
<td>Director</td>
</tr>
</tbody>
</table>