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.

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. Mark D. Harrell
Name of the Holding Company Director and Official
President/CEO
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 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
3/22/2015
Date of Signature

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

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)

CNB Financial Services, Inc.

Legal Title of Holding Company
PO Box 130
(Mailing Address of the Holding Company) Street / P.O. Box
Berkeley Springs WV 25411
City State Zip Code

101 South Washington Street
Physical Location (if different from mailing address)

Rebecca S. Stotler SVP/CFO
Name Title

304-258-1520
Area Code / Phone Number / Extension

304-258-9715
Area Code / Fax Number

rstotler@cnb.wv.com
E-mail Address

www.cnb.bank
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.

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12/2015
CNB Financial Services, Inc.
Berkeley Springs, WV 25411
Fiscal Year Ending December 31, 2015

Report Item

1: a. The BHC is not registered with the SEC.
1: b. The BHC does prepare an annual report for its shareholders.
Enclosed are two copies of the annual report.

2: Organizational Chart

Supplement to Organization Chart

(a) - None
(b) - submitted on 3-17-16 via email
(c) - None
(d) - None
### Results

<table>
<thead>
<tr>
<th>Branch Service Type</th>
<th>Branch Office ID, RSSO*</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, RSSO*</th>
<th>Comments</th>
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<tbody>
<tr>
<td>Full Service</td>
<td>944627</td>
<td>CNB BANK, INC.</td>
<td>205 S. WASHINGTON ST</td>
<td>BERKELEY SPRINGS</td>
<td>WV</td>
<td>25411</td>
<td>MORGAN</td>
<td>UNITED STATES</td>
<td>9664</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited Service</td>
<td>956834</td>
<td>CNB BANK AT THE GRUND BRANCH</td>
<td>30 WEST WASHINGTON STREET SUITE 30</td>
<td>HAGERSTOWN</td>
<td>MD</td>
<td>21740</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>2387712</td>
<td>HANCOCK BRANCH</td>
<td>533 Y MAIN STREET</td>
<td>HANCOCK</td>
<td>MD</td>
<td>21740</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>1903104</td>
<td>HENDRICKS SQUARE BRANCH</td>
<td>1650 VALLEY ROAD</td>
<td>BERKELEY SPRINGS</td>
<td>WV</td>
<td>25411</td>
<td>MORGAN</td>
<td>UNITED STATES</td>
<td>9664</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>3351000</td>
<td>FALLING WATERS BRANCH</td>
<td>270 W 1 JACKSON DRIVE</td>
<td>FALLING WATERS</td>
<td>WV</td>
<td>25413</td>
<td>BERKELEY</td>
<td>UNITED STATES</td>
<td>94333</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>2288836</td>
<td>HEDGESVILLE BRANCH</td>
<td>400 HEDGESVILLE ROAD</td>
<td>MARTINSBURG</td>
<td>WV</td>
<td>25409</td>
<td>BERKELEY</td>
<td>UNITED STATES</td>
<td>94269</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>3156887</td>
<td>SOUTH MARTINSBURG BRANCH</td>
<td>14996 DANCE HARVEST DRIVE</td>
<td>MARTINSBURG</td>
<td>WV</td>
<td>25409</td>
<td>BERKELEY</td>
<td>UNITED STATES</td>
<td>35393</td>
<td>CNB BANK, INC.</td>
<td>944627</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3.1: Shareholders
(1)(a)(1)(b)(1)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2015

(1)(a) Name & Address (City, State, Country)
Deborah Dhayer Berkeley Springs, WV

(1)(b) Country of Citizenship or Incorporation

(1)(c) Number and Percentage of Each Class of Voting Securities

Deborah Dhayer USA 44,810 - 10.89% Common Stock
Berkeley Springs, WV

In Certificate Form Held at Broker
440 shares 44,370 shares

Charles S. Trump IV USA 28,533 - 6.94% Common Stock
Berkeley Springs, WV

Charles S. Trump IV custodian for minor child
Charles S. Trump IV, IRA
Susan J. Trump (wife)

27,241 shares 250 shares 200 shares 842 shares

Conrad S. Trump USA 27,827 - 6.76% Common Stock
Berkeley Springs, WV

Conrad S. Trump custodian for minor children
Kimberly Trump (wife)

27,377 shares 300 shares 150 shares

Kirsten N. Trump USA 27,677 - 6.73% Common Stock
Berkeley Springs, WV

Kirsten N. Trump custodian for minor child

27,527 shares 150 shares

Report Item 3.2: Shareholders
(2)(a)(2)(b)(2)(c)

Shareholders, other than listed above, with ownership, control or holdings of 5% or more with power to vote during the year 2015

NONE
<table>
<thead>
<tr>
<th>Names &amp; Addresses</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Principal Shareholder</th>
<th>Voting Shares in Subsidiaries of</th>
<th>Voting Shares in Other Businesses of</th>
<th>Percentage of Voting Shares</th>
<th>List names of other (includes partnerships) if 25% or more of voting securities held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenneth W. Apple</td>
<td>Certified Public Accountant</td>
<td>Director</td>
<td>CPA</td>
<td>0.45%</td>
<td>None</td>
<td>None</td>
<td>Kenneth W. Apple, CPA - 100%</td>
</tr>
<tr>
<td>Margaret B. Bartles</td>
<td>Realtor</td>
<td>Director</td>
<td>CPA</td>
<td>0.05%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas A. Close</td>
<td>Certified Public Accountant</td>
<td>Director</td>
<td>CPA</td>
<td>0.15%</td>
<td>None</td>
<td>None</td>
<td>Close Land Development - 50%</td>
</tr>
<tr>
<td>Deborah Dwyer</td>
<td>Fire Sales</td>
<td>Director</td>
<td>CPA</td>
<td>10.0%</td>
<td>None</td>
<td>None</td>
<td>Eddie's Tire Service - 75%</td>
</tr>
<tr>
<td>Jay E. Disk</td>
<td>Retired - Manager - Hunter Hardware Inc.</td>
<td>Director</td>
<td>CPA</td>
<td>3.81%</td>
<td>None</td>
<td>None</td>
<td>Floor Coverings, LLC - 100%</td>
</tr>
<tr>
<td>Mark D. Harrell</td>
<td>N/A</td>
<td>Director &amp; President/CEO</td>
<td>CPA</td>
<td>0.06%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Jerold McGraw</td>
<td>Retired - Insurance</td>
<td>Director</td>
<td>CPA</td>
<td>0.35%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Martha H. Quantillo</td>
<td>Pharmacist</td>
<td>Director</td>
<td>CPA</td>
<td>0.10%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas F. Rotsky</td>
<td>Retired - President/CEO</td>
<td>Director</td>
<td>CPA</td>
<td>0.04%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Charles S. Trump</td>
<td>Attorney at Law</td>
<td>Director &amp; Chairman</td>
<td>CPA</td>
<td>6.94%</td>
<td>None</td>
<td>None</td>
<td>Trump &amp; Trump, LC - 33% Megasalpetos - 33%</td>
</tr>
<tr>
<td>Arlie R. Yost</td>
<td>Retired - Appraiser</td>
<td>Director</td>
<td>CPA</td>
<td>0.54%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Herbert L. Eppinger</td>
<td>Retired - Agriculture</td>
<td>Director</td>
<td>CPA</td>
<td>0.70%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>J. Philip Kesecar</td>
<td>Real Estate Development</td>
<td>Director</td>
<td>CPA</td>
<td>3.06%</td>
<td>None</td>
<td>None</td>
<td>Kassecar Knoll, LLC - 50%</td>
</tr>
<tr>
<td>Rebecca S. Stifler</td>
<td>N/A</td>
<td>Sr. Vice President/COO</td>
<td>CPA</td>
<td>0.05%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Patrick C. Muldoon</td>
<td>N/A</td>
<td>Ex. Vice President/COO</td>
<td>CPA</td>
<td>0.00%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Conrad S. Trump</td>
<td>Teacher</td>
<td>Principal Shareholder</td>
<td>CPA</td>
<td>6.76%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Kristen N. Trump</td>
<td>College Professor</td>
<td>Principal Shareholder</td>
<td>CPA</td>
<td>6.73%</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Notes: (1) These shares held in bank holding company are in concert with family members - spouses, children, etc.