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 61a); 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.

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

The information for which confidential treatment is sought is being submitted separately labeled "Confidential".

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

☐ Yes Please identify the report items to which this request applies.

☐ 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.
EASTERN BANCSHARES, INCORPORATED

FRY6 REPORT

DECEMBER 31, 2015

Item 1A - Bank Holding Company SEC Form 10K

Not Applicable - None

Item 1B - Bank Holding Company Annual Report

Will be forwarded under separate cover

Item 2A - Bank Holding Company Organization Chart

<table>
<thead>
<tr>
<th>Eastern Bancshares, Inc.</th>
<th>FNB Insurance Agency of Romney, LLC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Romney, WV</td>
<td>Romney, WV</td>
</tr>
<tr>
<td>Incorporated in West Virginia</td>
<td>(100% owned by EBI)</td>
</tr>
<tr>
<td>No LEI</td>
<td>No LEI</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FNB Bank, Inc.</th>
<th>EBI, Inc. Managing Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Romney, WV</td>
<td></td>
</tr>
<tr>
<td>(100% owned by EBI)</td>
<td>EBI, Inc. Managing Member</td>
</tr>
<tr>
<td>Incorporated in State of West Virginia</td>
<td>No LEI</td>
</tr>
</tbody>
</table>

Item 2B - Depository Institution Branches

Item 3 - Five (5) Percent Shareholders

Kenneth E. Voit
Romney, West Virginia
United States Citizen
Common Stock 35,208 shares = 6.87% of Outstanding

Part 2 of Item 3 - None
This depository institution is held by EASTERN BANCSHARES, INC. (1363784) of ROMNEY, 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.
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 UNNUM, Office Number, and ID_RSSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSID*</th>
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<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSID*</th>
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</thead>
<tbody>
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<td>105 NORTH HIGH STREET</td>
<td>ROMNEY</td>
<td>WV</td>
<td>26757</td>
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<td>UNITED STATES</td>
<td>4566</td>
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<td>WV</td>
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<td>969639</td>
<td></td>
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<td>FNB BANK, INC.</td>
<td>969639</td>
<td></td>
</tr>
</tbody>
</table>
Item 4 - List of Directors and Officers

Alex R. Sowers
Augusta, West Virginia, USA
Common Stock 11,000 shares
(2.15%) Eastern Bancshares, Inc.

President Eastern Bancshares, Inc
Chairman of Board FNB Bank, Inc.
(100% owned subsidiary)
Farming
(100% Ownership Interest)

E. Garry Shanholtz
Romney, West Virginia, USA
Common Stock 14,703 shares
(2.88%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)
Owner Shanholtz Orchards
(100% Ownership Interest)

Eugene H. Williams
Romney, West Virginia, USA
Common Stock 11,334 shares
(2.22%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)

John Bakanowsky, Sr.
Romney, West Virginia, USA
Common Stock 1,565 shares
(0.31%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)

Gregory L. Bohrer
Slanesville, West Virginia, USA
Common Stock 3,867 shares
(0.76%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc
Director FNB Bank, Inc.
(100% owned subsidiary)
Owner L&M Market
(33 1/3 Ownership Interest)
Owner 4B's Pizza
(25% Ownership Interest)

Carter R. Wagoner
Romney, West Virginia, USA
Common Stock 1,078 shares
(0.21%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)
Owner Shafer Funeral Home
(50% Ownership Interest)
EASTERN BANCSHARES, INCORPORATED
FRY6 REPORT
DECEMBER 31, 2015

Timothy J. Nichols
Romney, West Virginia, USA
Common Stock 3000 shares
(0.59%) Eastern Bancshares, Inc

Director Eastern Bancshares, Inc.
Director FNB Bank, Inc.
(100% owned subsidiary)
Tim Nichols DDS, Inc
(100% Ownership Interest)

William J. Milleson Jr.
Springfield, West Virginia, USA
Common Stock 16,049 shares
(3.14%) Eastern Bancshares, Inc

Director Eastern Bancshares, Inc
Director FNB Bank, Inc
(100% Ownership Interest)
Keaton Frazer Milleson PLLC
(32% Ownership Interest)

Travis G. Delaplain
Romney, West Virginia, USA
Common Stock 1000 shares
(0.20%) Eastern Bancshares, Inc.

Vice President & Treasurer Eastern Bancshares, Inc.
Vice President & CFO FNB Bank, Inc
(100% owned subsidiary)

Della J. Davis
Augusta, West Virginia, USA
Common Stock 510 shares
(0.10%) Eastern Bancshares, Inc.

Vice President & Secretary Eastern Bancshares, Inc.
Vice President FNB Bank Inc
(100% owned subsidiary)

Brian A. Hott
Delray, West Virginia, USA
Common Stock 10 shares
(0.002%) Eastern Bancshares, Inc.

Treasurer Eastern Bancshares, Inc.
Vice President/CFO FNB Bank Inc
(100% owned subsidiary)

Mark E. Landis
Rio, West Virginia, USA
Common Stock 570 shares
(0.11%) Eastern Bancshares, Inc

Vice President /CCO FNB Bank, Inc
(100% owned subsidiary)

Item 4.4b - N/A