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FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
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, Alex Sowers

Name of the Holding Company Director and Official

PRESIDENT / CHAIRMAN

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.

Alex R. Sowers
Signature of Holding Company Director and Official

January 26, 2016
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 1363784
C.I. _____

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

EASTERN BANCSHARES INC

Legal Title of Holding Company

105 N HIGH ST / PO BOX 1037

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

ROMNEY WV 26757

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

TRAVIS G DELAPLAIN PRESIDENT/CEO

Name Title

304-822-8702

Area Code / Phone Number / Extension

304-822-5309

Area Code / FAX Number

TDELAPLAIN@FNBTODAY.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

EASTERN BANCSHARES, INCORPORATED

FRY6 REPORT

DECEMBER 31, 2015

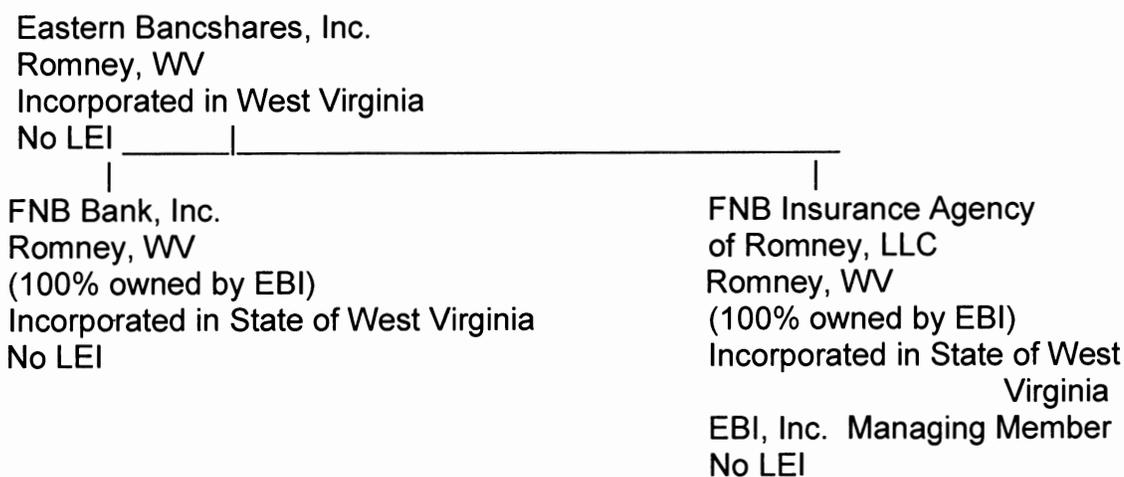
Item 1A - Bank Holding Company SEC Form 10K

Not Applicable - None

Item 1B - Bank Holding Company Annual Report

Will be forwarded under separate cover

Item 2A - Bank Holding Company Organization Chart



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 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* |
|-------------|----------------|----------------------------|-----------------|-------------------------|-----------------------|--------------|-------|----------|-----------|---------------|--------------|----------------|----------------|----------------------|
| ok | | Full Service (Head Office) | 969639 | FNB BANK, INC. | 105 NORTH HIGH STREET | ROMNEY | WV | 26757 | HAMPSHIRE | UNITED STATES | 4566 | 0 | FNB BANK, INC. | 969639 |
| ok | | Full Service | 838735 | CAPON BRIDGE BRANCH | ROUTE 50 | CAPON BRIDGE | WV | 26711 | HAMPSHIRE | UNITED STATES | 212201 | 1 | FNB BANK, INC. | 969639 |
| ok | | Full Service | 3045338 | FORT ASHBY BRANCH | ROUTE #28 NORTH | FORT ASHBY | WV | 26719 | MINERAL | UNITED STATES | 362019 | 3 | FNB BANK, INC. | 969639 |
| ok | | Full Service | 3366743 | HAMPSHIRE SQUARE BRANCH | US ROUTE 50 | ROMNEY | WV | 26757 | HAMPSHIRE | UNITED STATES | 442291 | 4 | FNB BANK, INC. | 969639 |

EASTERN BANCSHARES, INCORPORATED

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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

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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