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OMB Number 7100-0297
Approval expires September 30, 2018
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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.

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, 2015

Month / Day / Year

N/A

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

I, **Linda L. Ramsey**

Reporter's Name, Street, and Mailing Address

Name of the Holding Company Director and Official

FCNB Bancorp, Inc.

Secretary/Treasurer

Legal Title of Holding Company

Title of the Holding Company Director and Official

PO Box 209

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.

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

Fayetteville **WV** **25840**

City State Zip Code

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.

101 N. Court St. Fayetteville, WV 25840

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Denise A. Light **EVP, CEO & Cashier**

Name Title

304-574-1212

Area Code / Phone Number / Extension

304-574-9038

Area Code / FAX Number

dlight@fayconatl-bank.com

E-mail Address

N/A

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

Signature of Holding Company Director and Official

03/02/2016

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 **2355759**
C.I. _____

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."

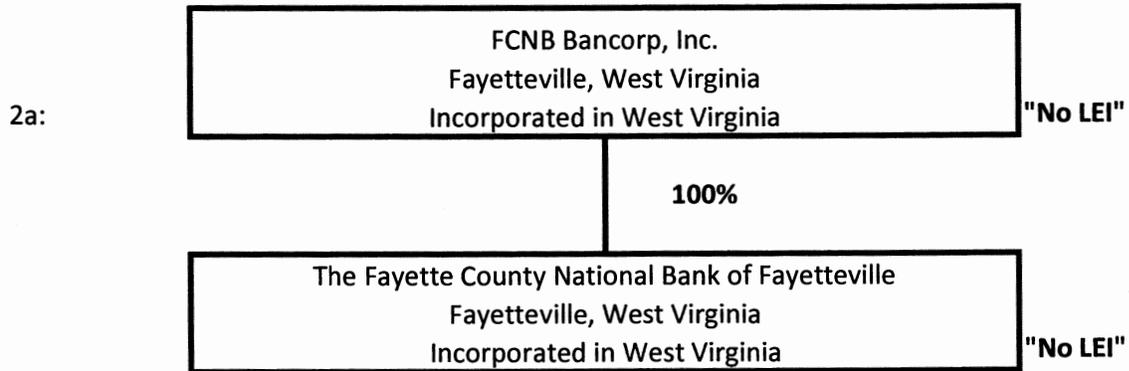
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Form FR Y-6

FCNB Bancorp, Inc.
Fayetteville, West Virginia
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, 2 copies are enclosed.



2b: Domestic branch listing provided to the Federal Reserve Bank via email on 2-29-16.

Results: A list of branches for your depository institution: FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE (ID_RSSD: 488420).
This depository institution is held by FCNB BANCORP, INC. (2355759) of FAYETTEVILLE, 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* | Comments |
|-------------|----------------|----------------------------|-----------------|---|------------------------|--------------|-------|----------|---------|---------------|--------------|----------------|---|----------------------|----------|
| ok | | Full Service (Head Office) | 488420 | FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE | 101 NORTH COURT STREET | FAYETTEVILLE | WV | 25840 | FAYETTE | UNITED STATES | 4541 | 0 | FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE | 488420 | |
| ok | | Full Service | 2228657 | ANSTED BRANCH | 20165 MIDLAND TRAIL | ANSTED | WV | 25812 | FAYETTE | UNITED STATES | 212134 | 3 | FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE | 488420 | |
| ok | | Limited Service | 366126 | EXPRESS BANK BRANCH | 314 NORTH COURT STREET | FAYETTEVILLE | WV | 25840 | FAYETTE | UNITED STATES | 212132 | 1 | FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE | 488420 | |
| ok | | Full Service | 369828 | OAK HILL BRANCH | 1554 EAST MAIN STREET | OAK HILL | WV | 25901 | FAYETTE | UNITED STATES | 212133 | 2 | FAYETTE COUNTY NATIONAL BANK OF FAYETTEVILLE, THE | 488420 | |

Form FR Y-6
FCNB Bancorp, Inc.
Fayetteville, West Virginia
Fiscal Year Ending December 31, 2015

| Report Item 3: Securities Holders | | | | | |
|--|---|---|---|--|---|
| (1)(a)(b)(c) | | | (2)(a)(b)(c) | | |
| Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-15. | | | Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-15. | | |
| (1)(a) Name City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| Vivian Kerr Crosby Estate Morgantown, WV USA | USA | 720 - 7.44% Common Stock | NONE - N/A | | |
| Stephanie Kelly Ford Fayetteville, WV, USA | USA | 40 - 0.42% Common Stock | | | |
| Kathleen H. Kelly Revocable Stephanie Kelly Ford, Trustee Inter Vivos Trust Fayetteville, WV, USA | USA | 756 - 7.81% Common Stock | | | |
| | | TOTAL 796 - 8.23% Common Stock | | | |
| Gloria King Oak Hill, WV, USA | USA | 588 - 6.07% Common Stock | | | |
| Charles M. Mahood Fayetteville, WV, USA | USA | 720 - 7.44% Common Stock | | | |
| Wade Hampton Mahood, Jr. Living Trust Dated 7-12-01 New Smyrna Beach, FL, USA | USA | 560 - 5.77% Common Stock | | | |

Form FR Y-6

FCNB Bancorp, Inc.
Fayetteville, West Virginia
Fiscal Year Ending December 31, 2015

| Report Item 3: Securities Holders | | | (2)(a)(b)(c) | | |
|--|--|--|---|---|--|
| (1)(a)(b)(c) | | | (2)(a)(b)(c) | | |
| Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-15. | | | Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-15. | | |
| (1)(a) Name City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| Wade Hampton Mahood, Jr. New Smyrna Beach, FL, USA | USA | 160 - 1.65% Common Stock | NONE - N/A | | |
| | | TOTAL 720 - 7.44% Common Stock | | | |

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FCNB Bancorp, Inc.
Fiscal Year Ending December 31, 2015

ATTACHMENT #5

Report Item #4: Insiders

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

| Name, City State, Country | Principal Occupation if other than with Holding Company | Title & Position with Holding Company | Title & Position with Subsidiaries (include names of subsidiaries) | Title & Position with other Businesses (include names of other businesses) | Percentage of Voting Shares in Holding Company | Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | List of names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|---|---|---|---|--|--|---|--|
| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
| Louis A Rahall Fayetteville, WV | Merchant | Director & President | Director Fayette County National Bank | Treasurer MELD, Inc. | 2.27% | N/A | N/A |
| Anna P. Shaffer Oak Hill, WV | N/A | Director & Vice President | Director Fayette County National Bank | N/A | 0.41% | N/A | N/A |
| A. Bahlmann Abbot, III Greenwood, VA | Architect | Director | Director Fayette County National Bank | Architect/Partner Abbot - Skinner Architects, PLLC | 1.34% | N/A | Abbot - Skinner Architects, PLLC -50% |
| Kathleen H. Kelly Oak Hill, WV | N/A | Director | Director Fayette County National Bank | N/A | 0.41% | N/A | N/A |
| Michael L. Rahall Fayetteville, WV | Merchant | Chairman | Chairman & President Fayette County National Bank | President/Member Meld, Inc. M & D's Almost Heaven Properties, LLC Rahall's Wild & Wonderful Properties, LLC | 0.41% | N/A | MELD, Inc. - 50% M & D's Almost Heaven Properties, LLC - 50% Rahall's Wild & Wonderful Properties, LLC - 50% |

Form FR Y-6
 FCNB Bancorp, Inc.
 Fiscal Year Ending December 31, 2015

ATTACHMENT #5
 PAGE: 2

Report Item #4: Insiders
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

| Name, City State, Country | Principal Occupation if other than with Holding Company | Title & Position with Holding Company | Title & Position with Subsidiaries (include names of subsidiaries) | Title & Position with other Businesses (include names of other businesses) | Percentage of Voting Shares in Holding Company | Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | List of names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|--|---|---|---|---|--|---|--|
| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
| Linda L. Ramsey Fayetteville, WV | N/A | Director & Secretary/Treasurer | Director Fayette County National Bank | N/A | 1.18% | N/A | N/A |
| John Franklin Hindson, III Fayetteville, WV | Insurance Agent/ Business Owner | Director | Director Fayette County National Bank | Insurance Agent/ Business Owner Hindson Insurance Agency, Inc F & D Rentals | 0.41% | N/A | Hindson Insurance Agency, Inc. 100% F & Rentals, Inc. - 100% Hindson Evans Insurance - 50% JF Hindson Agency - 100% |
| Charles M. Mahood Fayetteville, WV | N/A | Director | Director | N/A | 7.44% | N/A | N/A |
| Stephanie K. Ford Fayetteville, WV | Psychologist | Director | Director | N/A | 8.23% | N/A | N/A |