

MAR 29 2016



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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

None

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

Reporter's Name, Street, and Mailing Address

West-Central Bancorp, Inc.

Legal Title of Holding Company

216 Market Street / P.O. Box 1049

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

Spencer

WV

25276

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeanette Atkinson

Executive Vice President

Name

Title

304-927-1750

Area Code / Phone Number / Extension

304-927-3675

Area Code / FAX Number

jatkinson@firstneighborhoodbank.com

E-mail Address

www.firstneighborhoodbank.com

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

I, David M. Righter

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.

David M. Righter

Signature of Holding Company Director and Official

3/25/16

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 1076169

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."

No

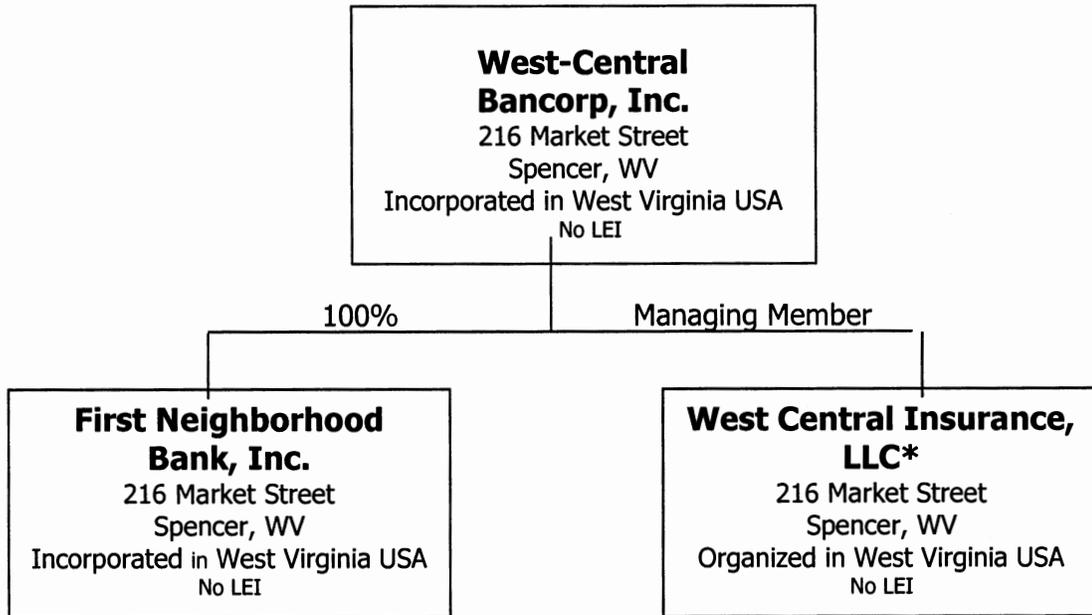
FORM FR Y-6

West-Central Bancorp, Inc.
216 Market Street
Spencer, WV
December 31, 2015

Report Item:

1. The bank holding company prepares an annual report for its shareholders and is not registered by the SEC. As specified by the Federal Reserve Bank of Richmond, copies of the annual report are enclosed.

2. a. Organizational Chart of Holding Company Ownership



*Owns 2.05% of West Virginia Bankers Title LLC

2. b. Domestic Branch Listing provided to the Federal Reserve Bank

Results: A list of branches for your holding company: WEST-CENTRAL BANCORP, INC. (1076169) of SPENCER, WV.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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) | 911339 | FIRST NEIGHBORHOOD BANK, INC. | 216 MARKET STREET | SPENCER | WV | 25276 | ROANE | UNITED STATES | 4572 | 0 | FIRST NEIGHBORHOOD BANK, INC. | 911339 | |
| OK | | Full Service | 2883074 | PARKERSBURG BRANCH | 4416 EMERSON AVE | PARKERSBURG | WV | 26104 | WOOD | UNITED STATES | 212208 | 2 | FIRST NEIGHBORHOOD BANK, INC. | 911339 | |
| OK | | Full Service | 3320017 | SOUTH PARKERSBURG BRANCH | 500 DIVISION STREET | PARKERSBURG | WV | 26101 | WOOD | UNITED STATES | 444026 | 3 | FIRST NEIGHBORHOOD BANK, INC. | 911339 | |

WEST-CENTRAL BANCORP, INC.

FR Y-6

DECEMBER 31, 2015

ITEM 3. SHAREHOLDERS

- (1) (a) First Neighborhood Bank Employee Stock Ownership Plan
Spencer, West Virginia
- (1) (b) USA
- (1) (c) 21,654 shares of Common Stock
10.25% of outstanding Common Stock

- (2) NONE

WEST-CENTRAL BANCORP, INC.
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DECEMBER 31, 2015

REPORT ITEM 4: INSIDERS

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

| (1) Names & Address | (2) Principal Occupation | (3)(a)&(b) Title & Position with BHC/Sub | (3)(c) Title & Position with Other Bus. | (4)(a) % of BHC Shares | (4)(c) Name & of Other Business Interest | % |
|---|---|---|--|---------------------------------------|---|----------|
| James A. Cochrane Parkersburg, WV USA | Real Estate Development | Director | General Partner | 0.70 | RCDI Office Bldg. Associates | 95 |
| | | | General Partner | | I77 Associates | 100 |
| | | | General Partner | | Cardinal Ltd. | 25 |
| | | | General Partner | | Courtyard Ltd. | 33 |
| | | | General Partner | | Fairways Ltd. | 25 |
| | | | General Partner | | Tomlinson Ltd | 25 |
| | | | General Partner | | Waters Edge Assoc. | 50 |
| | | | General Partner | | Beverly Heights | 95 |
| | | | Member | | C & F Development | 25 |
| | | | General Partner | | BOAZ Ltd. | 75 |
| | | | LLC Member, GP, LP | | Evergreen Villages | 80 |
| | | | General Partner | | Lubeck Gardens, Ltd. | 100 |
| | | | General Partner | | Pettyville Gardens Ltd. | 100 |
| | | | General Partner | | Hampton Associates | 50 |
| General Partner | Paden City Ltd. | 25 | | | | |
| Charlene W. Crooks Parkersburg, WV USA | Consultant | Director | N/A | 0.71 | N/A | |
| J. Scott Freshwater Spencer, WV USA | Oil & Gas | Director | President | 0.24 | Contractor Services Inc. | 35 |
| | | | Vice-President | | Reserve Oil & Gas, Inc. | 50 |
| | | | Member | | United Gas Pipeline Co., LLC | 50 |
| | | | Member | | Petro Services LLC | 50 |
| | | | Member | | Apollo Air, LLC | 25 |
| | | | President | | Essential Energy Investments, Inc. | 100 |
| | | | Member | | Spencer Handi-Mart | 50 |
| | | | Member | | KV Drilling | 50 |
| Manager | Magnolia Investments, LLC | 100 | | | | |

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| (1) Names & Address | (2) Principal Occupation | (3)(a)&(b) Title & Position with BHC/Sub | (3)(c) Title & Position with Other Bus. | (4)(a) % of BHC Shares | (4)(c) Name & of Other Business Interest | % |
|---|---|---|---|---------------------------------------|--|----------------------------|
| J. Scott Freshwater (continued) | | | Managing Member Managing Member Managing Member Managing Member Managing Member | | Ajax Pipeline LLC Liberty Pipeline LLC Freedom Pipeline LLC Shale Gas Pipeline LLC Pipeline Safety & Compliance Serv LLC | 50 50 50 50 33 |
| Robert R. Heavner Vienna, WV USA | Physician | Director | Co-Owner | 0.24 | Creative Photography & Art Studio | 50 |
| Dennis P. Harton Parkersburg, WV USA | Retired Oil & Gas | Director | Managing Member Pres/CEO | 0.47 | WWW Properties, LLC GasSearch Corp. | 100 100 |
| Garlan E. Miller Spencer, WV USA | Certified Public Accountant | Director | President | 0.42 | Miller & Miller A.C. | 100 |
| James F. McCulty Spencer, WV USA | Retired Banker | Director | N/A | 1.18 | N/A | |
| David M. Righter Vienna, WV USA | N/A | Director, Chairman & President. | N/A | 0.48 | N/A | |
| Stephen L. Thompson Charleston, WV USA | Attorney | Director | Partner | 0.10 | Barth & Thompson | 50 |
| John A. Varda Spencer, WV USA | Merchant | Director | Manager, V.P President | 1.06 | McIntosh Hardware Inc. Varda Oil & Gas | 25 33 |
| Jeanette Atkinson Reedy, WV USA | N/A | Treasurer (BHC) E V P & Cashier (FNB) | Secretary/Treas | 0.56 | S & J Controls, Inc. | 50 |
| Reta Varda Spencer, WV USA | N/A | Sr. Vice President (FNB) | N/A | 0.13 | N/A | |
| Douglass Swearingen Vienna, WV USA | N/A | Secretary (BHC) Sr. Vice President (FNB) | N/A | 0.05 | N/A | |
| Gina Houser St. Marys, WV USA | N/A | Sr. Vice President | N/A | 0.00 | N/A | |

FR Y-6 INSIDERS

| (1) Names & Address | (2) Principal Occupation | (3)(a)&(b) Title & Position with BHC/Sub | (3)(c) Title & Position with Other Bus. | (4)(a) % of BHC Shares | (4)(c) Name & of Other Business Interest | % |
|---|---|---|--|---------------------------------------|---|----------|
| Employee Stock Ownership Plan First Neighborhood Bank, Inc. Spencer, WV USA | | FNB ESOP | | 10.25 | N/A | |

(3)(a)&(b) Position with Holding Company and Subsidiary Bank are the same unless otherwise noted.

*(4)(b) % of Voting Shares in Subsidiaries is not applicable