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FRB RICHMOND

COPY

Board of Governors of the Federal Reserve System

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, Robert L Milam
Name of the Holding Company Director and Official

President
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.

Signature of Holding Company Director and Official

3/23/2016
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 1135842
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
Big Coal River Bancorp, Inc.
Legal Title of Holding Company

PO Box 68
(Mailing Address of the Holding Company) Street / P.O. Box

Whitesville	WV	25209
City	State	Zip Code

38609 Coal River Rd
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cynthia Lewis	ICC
Name	Title

304-854-1271 306
Area Code / Phone Number / Extension

304-854-2453
Area Code / FAX Number

clewis@whitesvillesb.com
E-mail Address

None
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

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.

FORM FR Y-6

BIG COAL RIVER BANCORP, INC.

WHITESVILLE WV

FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM

1: a. The Big Coal River Bancorp, Inc. is not required to prepare form 10K with the SEC

1: b. The Big Coal River Bancorp, Inc. does prepare an annual report for its Shareholders. Enclosed are two copies of the annual report.

2: Organizational Chart

BIG COAL RIVER BANCORP, INC.
P O BOX 68
WHITESVILLE WV 25209
INCORPORATED IN WEST VIRGINIA
PERCENT EQUITY 100%
NO LEI

WHITESVILLE STATE BANK
P O BOX 68
WHITESVILLE WV 25209
INCORPORATED IN WEST VIRGINIA
STATE NON MEMBER BANK
NO LEI

Supplement to Organization Chart:

2.a West Virginia
2.b None

3: None
3.a None
3.b None

4: None
5: None
6: None
7: None
8: None
9: None

Additional companies reportable on the FR Y-6
1: None

Companies not reportable on the FR Y-6 Organization Chart:
1: None
2: None
3: None
4: None

5: None
6: None
7: None
8: None
9: None

Results: A list of branches for your depository institution: WHITESVILLE STATE BANK (ID_RSSD: 732637).
This depository institution is held by BIG COAL RIVER BANCORP, INC. (1135842) of WHITESVILLE, 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)	732637	WHITESVILLE STATE BANK	38609 COAL RIVER ROAD	WHITESVILLE	WV	25209	BOONE	UNITED STATES	10619	0	WHITESVILLE STATE BANK	732637	
OK		Full Service	2448811	COMFORT BRANCH	7070 COAL RIVER ROAD	COMFORT	WV	25049	BOONE	UNITED STATES	238108	1	WHITESVILLE STATE BANK	732637	
OK		Full Service	795333	CRAB ORCHARD BRANCH	1460 ROBERT C BYRD DRIVE	CRAB ORCHARD	WV	25827	RALEIGH	UNITED STATES	238110	3	WHITESVILLE STATE BANK	732637	
OK		Full Service	979834	GLEN DANIEL BRANCH	7022 HARPER ROAD	GLEN DANIEL	WV	25844	RALEIGH	UNITED STATES	238109	2	WHITESVILLE STATE BANK	732637	

Report Item 3: shareholders
(l)(a) (l)(b) (l)(c) (2)(a) (2)(b) (2)(c)

FORM FRY-6
December 31, 2015

Current Shareholders with, ownership, control or holdings of 5% or more with power to vote as of 12-31-2015			Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-15		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Narne & Address (City, State, Country)	(2)(b) Country of Citizenship Number and or Incorporation	(2)(c) Percentag of Each Class of Voting Securities
Richard G. or Freda Jarrell, JOWRS Glen Daniel WV USA	USA	48,124 Shares 24.00%	N/A	*NIA*	*NIA*
Robert Milam Whitesville WV USA	USA	34,628 Shares 17.00%	*NIA*		N/A
Whitesville State Bank 401k Plan Larry McClung Benefit Plan Huntington, WV USA	USA	8,648 Shares 5.00%	N/A	N/A	*N!A*

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Report Item 4: Directors and Officers
(1) (2) (3) (a)(b)(c) and (4) (a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title& Position with Bank Holdings Company	Title & Position with Subsidiaries (include names of subsidiaries	Title & Position with other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include name subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Richard G. Jarrell Glen Daniel WV USA	Owner of Rick's Supermarket	Chairman	N/A	President of Rick's Supermarket	24.00%	N/A	Rick's Supermarket 100%
Lee Milam Glen Daniel WV USA	N/A	Director	President WSB	N/A	1.00%	N/A	N/A

Robert L. Milam Whitesville WV USA	N/A	President	Chairman of the Board (WSB)	Owner of JKLM Inn	17.00%	N/A	JKLM INN 100%
Michael Trent Oak Island NC USA	N/A	Director	N/A	N/A	1.00%	N/A	N/A
Paul Maynard Seth WV USA	N/A	Director	N/A	N/A	1.00%	N/A	N/A
Robert C. Jarrell Glen Daniel WV USA	Rick's Supermarket	Director	N/A	Manager of Rick's Supermarket	3.00%	N/A	N/A
Harold Madison Racine WV USA	N/A	Director	N/A	N/A	3.00%	N/A	N/A
Alfred E. Salamy Whitesville WV USA	Owner Dixie Furniture Co.	Director	N/A	Owner of Dixie Furniture	4.00%	N/A	Dixie Furniture Co. 100%
Kenneth Bailey Whitesville WV USA	Owner B & M Oil Co.	Director	N/A	Owner of B & M Oil Co.	1.00%	N/A	B & M Oil Co. 100%

FINANCIAL RATIOS

	December 31st 2015	2014
Earnings and Profitability		
Net Interest Margin / Average Assets *Net interest margin is an indication of the profitability of a bank's investments.*	3.19	3.44
Overhead Expense / Average Assets *Overhead expenses are the fixed operating costs in a bank, and include salaries and benefits, leases of building and equipment, and other related expenses.*	3.44	3.73
Return on Average Assets (R.O.A.) *R.O.A. is a measure of return on the bank's assets, indicating how effectively they are employed.*	0.43	0.55
Return on Average Bank Equity (R.O.E.) *R.O.E. is a measure of how well bank equity capital is being utilized, indicating the return of the shareholder's investment in the bank.*	4.86	5.80
Loan and Lease Analysis		
Net Charge-Offs / Average Loans *Net charge-offs measure the amount of loans charged off as bad debt, less recoveries collected, giving an indication of past loan quality.*	0.32	0.09
Earnings Coverage of Net Charge-Offs (X) *Measures the bank's ability to absorb potential losses from nonperforming loans.*	4.18	14.00
Loan Loss Reserve / Total Loans *Loan loss reserves represent the amount thought to be adequate to cover estimated losses in the loan portfolio.*	1.06	1.07
Nonperforming Loans / Gross Loans *The percent of the bank's loans which are past due 90 days or more or are not accruing interest according to the original terms of the borrower's loan agreement.*	0.86	0.69
Liquidity		
Total Loans / Total Deposits *Measures a bank's application of interest-earning deposit liabilities to fund loan growth.*	60.93	63.73
Time Deposits of more than $250,000 / Total Deposits *Larger deposits are typically more costly, and amounts exceeding $250,000 per account are not insured by the FDIC.*	7.05	5.41
Capital Adequacy		
Leverage Ratio *To be considered Well-Capitalized or Adequately Capitalized by the regulators, a bank must have a Tier 1 Capital to Total Assets ratio of greater than or equal to 5.0% or 4.0%, respectively.*	9.27	9.88
Risk-Based Capital Ratio *An indicator of a bank's financial strength, banks are expected to meet a minimum Total Risk-Based Capital ratio of 8.0%.*	34.62	16.18

BIG COAL RIVER BANCORP, INC.

DECEMBER 31, 2014

INCOME STATEMENT

INCOME FROM WHITESVILLE STATE BANK	495,000.00
EXPENSE	495,000.00
DIVIDEND DECLARED	

BIG COAL RIVER BANCORP, INC.

DECEMBER 31, 2014

INCOME STATEMENT

INCOME FROM WHITESVILLE STATE BANK	495,000.00
EXPENSE	495,000.00
DIVIDEND DECLARED	

BIG COAL RIVER BANCORP, INC.

DECEMBER 31, 2014

BALANCE SHEET

ASSETS	
INVESTMENTS IN WHITESVILLE STATE BANK	8,756,000.00
TOTAL ASSETS	
LIABILITIES AND EQUITY CAPITOL	8,756,000.00
TOTAL LIABILITIES AND EQUITY	

BIG COAL RIVER BANCORP, INC.

DECEMBER 31, 2015

INCOME STATEMENT

INCOME FROM WHITESVILLE STATE BANK	435,000.00
EXPENSE	435,000.00
DIVIDEND DECLARED	

BIG COAL RIVER BANCORP, INC.

DECEMBER 31, 2015

BALANCE SHEET

ASSETS	
INVESTMENTS IN WHITESVILLE STATE BANK	9,141,000.00
TOTAL ASSETS	
LIABILITIES AND EQUITY CAPITOL	9,141,000.00
TOTAL LIABILITIES AND EQUITY	