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. §§ 240(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.

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, Ronald D. Haley
Name of the Holding Company Director and Official
President and CEO
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 testimony to the contrary, that the reporter is an officer of the organization seeking participation in the Federal Reserve System, and that the reporter is an officer of a company organized under U.S. law: Section 5(c)(1)(A) of the Bank Holding Company Act, 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. §§ 240(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.

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, Ronald D. Haley
Name of the Holding Company Director and Official
President and CEO
Title of the Holding Company Director and Official

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Signature of Holding Company Director and Official
04/04/2016
Date of Signature

For Federal Reserve Bank Use Only

RSSD ID 33716425
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
River Bancorp, Inc.

Legal Title of Holding Company
P.O. Box 1224

(Mailing Address of the Holding Company) Street / P.O. Box
433 Commonwealth Blvd E, Ste 1, Martinsville, VA 24112

City Virginia Zip Code 24114

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Mary S Handy
SVP-CFO

Name Title

276-634-3030

Area Code / Phone Number / Extension
276-638-1372

Area Code / FAX Number

nhandy@rcbna.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 Yes. Please identify the report items to which this request applies:

☐ No

☐ 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.”

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 format and to review instructions and complete the information collection. Submit 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 C Streets, NW, Washington, DC 20551 and to the Office of Management and Budget, Paperwork Reduction Project (1100-0297), Washington, DC 20503.
Report Item

1: The bank holding company prepares an annual report for its securities holders, but is not required to file a Form 10-KSB with the Securities and Exchange Commission. The BHC's Annual Report will be sent under separate cover.

2: Organizational Chart

**Results:** A list of branches for your depository institution: RIVER COMMUNITY BANK, NATIONAL ASSOCIATION (ID_RSSD: 2856685).

This depository institution is held by RMR BANCORP, INC. (3376425) of MARTINSVILLE, VA.

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.
   - **OK:** If the branch information is correct, enter 'OK' in the Data Action 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.
   - **Date:** If a branch listed was never owned by this depository institution, enter 'Date' in the Data Action column.

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.
- **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.
- **Date:** If a branch listed was never owned by this depository institution, enter 'Date' in the Data Action 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, Date, 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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2856685</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>EAST MARKET STREET</td>
<td>MARTINSVILLE</td>
<td>VA</td>
<td>24112</td>
<td>MARTINSVILLE CITY</td>
<td>UNITED STATES</td>
<td>77239</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>2856685</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2971234</td>
<td>EAST MARKET STREET</td>
<td>BASSETT</td>
<td>VA</td>
<td>24055</td>
<td>HENRY</td>
<td>UNITED STATES</td>
<td>360955</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>2856685</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3449048</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>4077 MAIN STREET</td>
<td>DRAKES BRANCH</td>
<td>VA</td>
<td>23937</td>
<td>CHARLOTTE</td>
<td>UNITED STATES</td>
<td>451968</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>2856685</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3045655</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>48 ANIMAL CLINIC ROAD</td>
<td>STUART</td>
<td>VA</td>
<td>24171</td>
<td>PATRICK</td>
<td>UNITED STATES</td>
<td>362705</td>
<td>RIVER COMMUNITY BANK, NATIONAL ASSOCIATION</td>
<td>2856685</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15

<table>
<thead>
<tr>
<th>(1) (a)</th>
<th>(1) (b)</th>
<th>(1) (c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>William F. Hegarty and Gloria Hegarty, Raleigh, North Carolina, USA</td>
<td>United States</td>
<td>43,269 - 5.5% Common Stock</td>
</tr>
<tr>
<td>Bay Pond Partners, L.P., New York, New York, USA</td>
<td>United States</td>
<td>46,000 - 6.3% Common Stock</td>
</tr>
</tbody>
</table>

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 12-31-2015.

None
### Report Item 4: Directors and Officers

#### Fiscal Year Ending December 31, 2015

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ronald D. Haley, Stuart, VA, USA</td>
<td>Commercial Banker</td>
<td>President &amp; CEO, Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Hunter H. Bost, Durham, NC, USA</td>
<td>Private Investor</td>
<td>Chairman</td>
<td>River Community Bank, N.A.</td>
<td>Sherwood Partners, LLC - Member/Manager</td>
<td>Sherwood Partners (50%)</td>
</tr>
<tr>
<td>Robert B. Burger, Jr., Moneta, VA, USA</td>
<td>Funeral Services</td>
<td>Director</td>
<td>River Community Bank, N.A.</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Jimmie R. Mills, Bassett, VA, USA</td>
<td>Auto Dealer</td>
<td>Director</td>
<td>President of Jim Mills Lincoln-Mercury, Inc. and President of Jim Mills Nissan, Inc.</td>
<td>None</td>
<td>Martinsville Nissan Inc. (25%)</td>
</tr>
<tr>
<td>Kenneth E. Flynt, Kernersville, NC, USA</td>
<td>Educator</td>
<td>Director</td>
<td>Associate Dean of the College of Business Western Carolina University</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Rickie E. Fulcher, Stuart, VA, USA</td>
<td>Retail</td>
<td>Director</td>
<td>Director of Retail Operations Clarke Gas &amp; Oil</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>S. Floyd Mays, Jr., Highland Springs, VA, USA</td>
<td>Insurance</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>John G. Mebane, III, Durham, NC, USA</td>
<td>Retail</td>
<td>Director</td>
<td>None</td>
<td>Floyds Tree Top Service, Inc.</td>
<td>Floyd Mays Insurance Agency, Inc. (65%)</td>
</tr>
<tr>
<td>Louis R. Oberle, Jr, Cary, NC, USA</td>
<td>Accountant</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Mary S. Handy, Stuart, VA, USA</td>
<td>Accountant</td>
<td>Senior Vice President, Chief Financial Officer</td>
<td>Executive Vice President - Chief Financial Officer, River Community Bank, N.A.</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>