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.

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. Roger Metheny
Treasurer

Name of the Holding Company Director and Official

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
03/04/2016

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

RSSID ID:
10762150

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year

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

Report’s Name, Street, and Mailing Address

State Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 449

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

Bruceton Mills

City

WV

State

26525

Zip Code

Physical Location (if different from mailing address)

160 Morgantown Street, Bruceton Mills, WV 26525

Person to whom questions about this report should be directed:

Roger Metheny

Treasurer

Name

Title

304-379-2265

Area Code / Phone Number / Extension

304-379-2108

Area Code / FAX Number

r metheny@clearmountainbank.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

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.

12/2015
1: The bank holding company prepares an annual report for its shareholders. The annual report has not yet been published and will be submitted upon completion.

2: Organization Chart

State Bancorp, Inc. is a one bank holding company with direct, 100% ownership of Clear Mountain Bank. State Bancorp, Inc. also owns 100% of State Bancorp Statutory Trust II and State Bancorp Statutory Trust III.

Affiliated Companies of State Bancorp, Inc. due to President, CEO and Director Brian Thomas controlling more than 25% of State Bancorp, Inc. stock and his percentage of ownership in the companies are:

Insurance Centers, Inc. | Bruceton Mills, WV | 100%
Great Oaks, LLC | Bruceton Mills, WV | 100%
Corchase Enter., Inc. | Bruceton Mills, WV | 100%
Bulldog Asset Management, LLC | Bruceton Mills, WV | 100%
Meadow Lark Estates, LLC | Bruceton Mills, WV | 50%
ABCD, LLC | Bruceton Mills, WV | 25%

2b: Submitted via email separately on 3-4-16.
Results: A list of branches for your banking company: STATE BANK CORP, INC. [TIF#160] of BRUNSWICK, MD.

The data as of 1/1/2015. Data reflects information that will be received and/or used through 01/07/2016.

Cancellation and Verification Steps
1. In the Data Action column of each branch row, enter one of the actions specified below.
2. If suspended, 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, underline the data, enter 'change' in the Data Action column, and the data when this information first became valid in the Effective Date column.
- Close: If a branch listed was removed by this depository institution, enter 'close' 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 form, 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, save a saved copy to your email.

If you are e-mailing this to your FRB contact, preview your institution name, city and state in the subject line of the email.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-1 Domestically Branch Schedule for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a tabular format or as a PDF file. For more information, visit the Federal Reserve website: 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>Branch Name</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>FICL 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 (Head Office)</td>
<td>886624</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>MALIBU</td>
<td>MD</td>
<td>21115</td>
<td>UNITED STATES</td>
<td>1390355</td>
<td>0644024</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>96024</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>271843</td>
<td>MORGANTOWN BRANCH</td>
<td>MORGANTOWN</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>615247</td>
<td>KINGWOOD BRANCH</td>
<td>KINGWOOD</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>199335</td>
<td>PATTON BRANCH</td>
<td>PATTON</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>31545921</td>
<td>PARKER CENTER OFFICE</td>
<td>MORGANTOWN</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>144402</td>
<td>SARRATON BRANCH</td>
<td>SARRATON</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>334802</td>
<td>SARRATON BRANCH</td>
<td>SARRATON</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>440397</td>
<td>SARRATON CENTER BRANCH</td>
<td>SARRATON CENTER</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>727002</td>
<td>SARRATON CENTER BRANCH</td>
<td>SARRATON CENTER</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>743721</td>
<td>REDDING BRANCH</td>
<td>REDDING</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>752801</td>
<td>SARRATON CENTER BRANCH</td>
<td>SARRATON CENTER</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>256756</td>
<td>TERRA ALTA BRANCH</td>
<td>TERRA ALTA</td>
<td>WV</td>
<td>26505</td>
<td>UNITED STATES</td>
<td>136257</td>
<td>884626</td>
<td>CLEAR MOUNTAIN BANK</td>
<td>884626</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Securities holders (1)(a)(b)(c) and (2)(a)(b)(c)

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

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Securities Owned &amp; Voted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Candace Maddox Pickerington, OH</td>
<td>USA</td>
<td>5,845 - 10.02% Owned</td>
</tr>
<tr>
<td>Alan Thomas Bruceton Mills, WV</td>
<td>USA</td>
<td>1,271 - 2.18% Voted</td>
</tr>
<tr>
<td>David Thomas Morgantown, WV</td>
<td>USA</td>
<td>5,757 - 9.87% Owned</td>
</tr>
<tr>
<td>Morgan Thomas Morgantown, WV</td>
<td>USA</td>
<td>1,780 - 2.02% Voted</td>
</tr>
<tr>
<td>Brian F. Thomas Morgantown, WV</td>
<td>USA</td>
<td>5,919 - 10.14% Owned</td>
</tr>
<tr>
<td>Ward Thomas Non-Exempt Marital Trust</td>
<td>USA</td>
<td>1,136 - 1.95% Voted</td>
</tr>
<tr>
<td>Kingwood, WV</td>
<td></td>
<td>8,105 - 13.89% Owned</td>
</tr>
<tr>
<td>Mary F. Thomas Trust Kingwood, WV</td>
<td>USA</td>
<td>27,509 - 47.14% Voted</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4,569 - 7.83% Owned</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0 - .00% Voted</td>
</tr>
<tr>
<td></td>
<td></td>
<td>901 - 1.54% Owned</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0 - .00% Voted</td>
</tr>
</tbody>
</table>

All individuals listed above are members of the same family with Brian F. Thomas controlling voting rights on the difference between the number of shares owned and voted by the other family members.

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.

<table>
<thead>
<tr>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All stock currently issued by State Bancorp, Inc. is Common Stock.
**FORM FR Y-6**

**State Bancorp, Inc.**

**Fiscal Year Ending December 31, 2015**

<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Title &amp; Position</th>
<th>(3) Title &amp; Position with Bank Holding Subsidiary</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiary</th>
<th>(4)(b) Percentage of Voting Shares in Other Businesses</th>
<th>(4)(c) Percentage of Voting Securities Held in Other Than with Bank Holding Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brian Thomas</td>
<td>Banking Director &amp; Pres (Clear Mountain Bank)</td>
<td>President (Insurance Ceylers, Inc.)</td>
<td>47.14% (includes family voting rights)</td>
<td>None</td>
<td>Insurance Centers, Inc. (100%) Great Oaks, LLC. (100%) Bulldog Asset Management, LLC (100%) Corrachse Enter, Inc. (100%) Meadow Lark Estates, LLC. (50%) ABCD LLC (25%)</td>
</tr>
<tr>
<td>Joseph Elliott</td>
<td>Real Estate Director (Clear Mountain Bank)</td>
<td>N/A</td>
<td>4.31%</td>
<td>None</td>
<td>Cheat View Flying, Inc. (50%) J R D Coal (44%) D S J Service &amp; Supply (50%)</td>
</tr>
<tr>
<td>Linzy Burge</td>
<td>Cooling &amp; Heating Director (Clear Mountain Bank)</td>
<td>President (Lewis &amp; Burge, Inc.)</td>
<td>0.96%</td>
<td>None</td>
<td>Lewis &amp; Burge Inc (100%)</td>
</tr>
<tr>
<td>Roger Metheny</td>
<td>Banking Director, Sec., &amp; Treasurer (Clear Mountain Bank)</td>
<td>N/A</td>
<td>0.50%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Roger Hardesty</td>
<td>Accounting Director, Chairman of the Board (Clear Mountain Bank)</td>
<td>President (Roger Hardesty &amp; Associates, AC)</td>
<td>1.23%</td>
<td>None</td>
<td>Roger Hardesty &amp; Assoc., AC (50%) RYEV, LLC. (50%) SURO, LLC (100%)</td>
</tr>
<tr>
<td>David Thomas</td>
<td>Attorney Director (Clear Mountain Bank)</td>
<td>Partner (Dinsmore &amp; OHN, LLP)</td>
<td>1.95%</td>
<td>None</td>
<td>ABCD LLC (25%)</td>
</tr>
</tbody>
</table>