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 70(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, Brett M. Stover
Name of the Holding Company Director and Official
SVP-Secretary
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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year
NO LEI

Reporters Name, Street, and Mailing Address
First Clay County Banc Corporation
P.O. Box 239
(Mailing Address of the Holding Company / Street / P.O. Box
Clay WV 25043
City State Zip Code
150 Main Street Clay WV 25043
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Brett M. Stover SVP-Secretary
Name Title
304-587-4221
Area Code / Phone Number / Extension
304-587-4231
Area Code / FAX Number
bstover@claycountybank.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:
☐ 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."
REPORT ITEM 1: The Bank Holding Company prepares an annual report for its Shareholders. Two copies are enclosed.

Report Item 2a: Organization Chart:

```
First Clay County Banc Corporation  
NO LEI  
Clay, WV USA  
Incorporated in West Virginia  

↓ 100%  

Clay County Bank, Inc.  
NO LEI  
Clay, WV USA  
Incorporated in West Virginia  
```

Report Item 2b See attached FRB listing.

Report Item 3 Shareholders (see attached)

Report Item 4: Directors, Officers and Principal Shareholders (see attached)
Results: A list of branches for your holding company: FIRST CLAY COUNTY BANC CORPORATION (1427211) of CLAY, 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://yl0online.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>Popular Name</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 (Head Office)</td>
<td>15990</td>
<td>CLAY COUNTY BANK, INC.</td>
<td>150 MAIN STREET</td>
<td>CLAY</td>
<td>WV</td>
<td>25543</td>
<td>CLAY</td>
<td>UNITED STATES</td>
<td>15990</td>
<td>0</td>
<td>CLAY COUNTY BANK, INC.</td>
<td>832528</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>955324</td>
<td>CLAY BRANCH</td>
<td>2292 MAIN STREET</td>
<td>CLAY</td>
<td>WV</td>
<td>25543</td>
<td>CLAY</td>
<td>UNITED STATES</td>
<td>192669</td>
<td>1</td>
<td>CLAY COUNTY BANK, INC.</td>
<td>832528</td>
<td></td>
</tr>
</tbody>
</table>
Form FRY-6  
First Clay County Banc Corporation  
Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders
(1)(a)(b)(c)

Current Securities holders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2015

<table>
<thead>
<tr>
<th>(1)(a) Name</th>
<th>(1) (b) Country of Citizenship or Incorporation</th>
<th>(1) (c) Number and Percentage of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elizabeth A. Miller</td>
<td>USA</td>
<td>8,100- 20.55% Common</td>
</tr>
<tr>
<td>Stock Vero Beach, FL USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Henry B. Davenport Stock</td>
<td>USA</td>
<td>3,000- 7.61% Common</td>
</tr>
<tr>
<td>Charles Town, WV USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patricia S. Muncie</td>
<td>USA</td>
<td>3,150- 7.99% Common</td>
</tr>
<tr>
<td>Winchester, KY USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas S. Cook Stock</td>
<td>USA</td>
<td>3,400- 8.62% Common</td>
</tr>
<tr>
<td>Dunbar, WV USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billie J. Zegeer Estate</td>
<td>USA</td>
<td>2,553- 6.47% Common</td>
</tr>
<tr>
<td>Winchester, WV USA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report Item 3.2- NONE
Report Item 4: Insiders
(1), (2), (3) (a) (b) (c) and (4) (a) (b) (c)

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Principal Title Position</th>
<th>Title-Position Clay County Bank</th>
<th>% Voting shares BHC</th>
<th>Occupations/Businesses</th>
<th>Other Shareholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Gregory Gency</td>
<td>Clay, WV USA</td>
<td>President/ Director</td>
<td>President/ Director</td>
<td>0.19%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jerry C. Gould</td>
<td>Indore, WV USA</td>
<td>Owner of Gould’s Electric Motor Repair Inc.</td>
<td>Director &amp; Chairman</td>
<td>2.05%</td>
<td>N/A</td>
<td>Gould’s Electric Motor Repair Inc. – (100%)</td>
</tr>
<tr>
<td>Thomas Cook</td>
<td>Dunbar, WV USA</td>
<td>Retired Director</td>
<td>Director</td>
<td>8.62%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Bruce Cunningham</td>
<td>Ivydale, WV USA</td>
<td>Retired Teacher/ Car Dealer</td>
<td>Director</td>
<td>3.11%</td>
<td>N/A</td>
<td>Cunningham Motors, Inc. (41%)</td>
</tr>
<tr>
<td>Brett M. Stover</td>
<td>Clay, WV USA</td>
<td>N/A</td>
<td>Director/ Secretary</td>
<td>0.15%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Sally Miller Collins</td>
<td>Buckhannon, WV USA</td>
<td>Teacher</td>
<td>Director</td>
<td>0.12%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Gary Keen</td>
<td>Clay, WV USA</td>
<td>Owner of Elk Valley Heating and Cooling</td>
<td>Director</td>
<td>1.33%</td>
<td>N/A</td>
<td>Elk Valley Heating and Cooling- (100%)</td>
</tr>
<tr>
<td>Elizabeth A. Miller</td>
<td>Vero Beach, FL USA</td>
<td>Retired Teacher/ Retired Director</td>
<td>N/A</td>
<td>20.55% **</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Included as a principal stock holder