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FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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MAR 29 2016

Board of Governors of the Federal Reserve System



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

N/A

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

I, Lee M Ellis

Name of the Holding Company Director and Official

Secretary/Treasurer

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

MCNB Banks Inc

Legal Title of Holding Company

PO Box 549

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

Welch WV 24801

City State Zip Code

75 Wyoming Street

Physical Location (if different from mailing address)

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

03/03/2016

Date of Signature

Person to whom questions about this report should be directed:

Jill Lester AVP/Bookkeeping Supervisor

Name Title

304-436-4112-235

Area Code / Phone Number / Extension

304-436-5603

Area Code / FAX Number

jill.lester@mcnbbanks.com

E-mail Address

www.mcnbbanks.com

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

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 2913083

C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

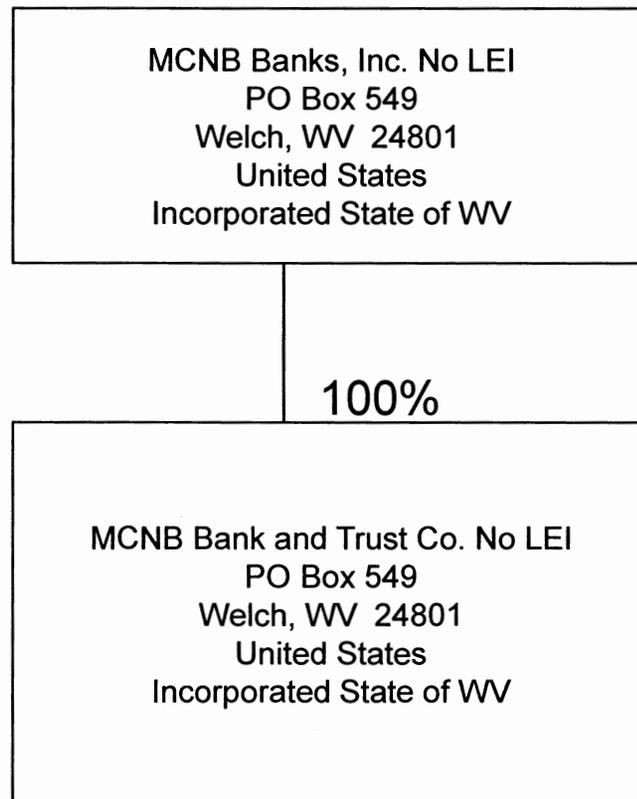
Yes Please identify the report items to which this request applies:

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-Y6
MCNB Banks, Inc
December 31, 2015
Report Item 2: Organization Chart



MCNB BANKS, INC.							
YEAR ENDING DECEMBER 31, 2015							
Report item 4: Insiders							
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)							
SHAREHOLDER (1)	OCCUPATION (2)	HOLDING COMPANY POSITION (3)(a)	TITLE & POSITION SUBSIDIARIES (3)(b)	TITLE & POSITION OTHER BUSINESSES (3)(c)	PERCENT. VOTING SHARES IN BANK HOLDING COMPANY (4)(a)	PERCENT. VOTING SHARES IN SUBSIDIARIES (4)(b)	% OF VOTING SECURITY IN BUSINESS (4)(c)
Directors of MCNB Banks, Inc.							
H C Lewis Jr Welch WV 24801	Owner/ H C Lewis Oil Company and Kwik Serve Mark	Chairman	Member	Owner	2	N/A	52%
William Horne Welch WV 24801	Horne Holdings, LLC	Vice Chairman	Member	Owner/	1	N/A	100%
Lee Ellis McCarr KY 41544	President & CEO MCNB Banks	Secretary/ Treasurer	President & CEO	N/A	1	N/A	N/A
Arvel Wyatt	Pharmacist Flat Iron Drug	President	Member	Pharmacist Flat Iron Drug	3	N/A	50%

Insider Holdings
As Of 12/31/15

Directors MCNB Banks Inc.	OWNED	BENEFICIALLY	%	TOTAL%	HOW BENE
Directors MCNB Banks Inc.					
Lee Ellis	20		0.002%		
Lee Ellis & Jennifer Ellis JTWROS	266		0.024%	0.026%	
H C Lewis Jr	23894		2.161%		
H C Lewis Jr		973	0.088%	2.249%	ALPA - BE
William H Horne	17340		1.568%		
William H Horne		241	0.022%	1.590%	ALPA - BE
Arvel Wyatt	3696		0.334%		
Arvel Wyatt & Janet Wyatt JTWROS	33921		3.068%	3.402%	
TOTAL OWNED DIRECTLY & BENEFICIALLY	79137	1214 80351		7.267%	
Others					
Alpa & Company (see Sheet 3 for details)	120066		10.858%		
TOTAL SHARES OUTSTANDING (22,008 Treasury Shares)	1,105,739				

Security Name: MCNB BANKS, INC.

Account Number	Account Name	Shares/Par	% Holder
33 00 0846 0 05	MEYER BELL TR B	1,280.0000	0.116%
33 00 1141 0 00	BUCKSKIN COUNCILBSAM	626.2300	0.057%
50 00 1238 1 01	PATRICIA CAFFREY	3,520.0000	0.318%
14 00 1385 0 05	DORIS D CHATMAN	2,531.0000	0.229%
20 00 1471 0 01	CYNTHIA ANN CLAYTON	16,000.0000	1.447%
50 00 1490 3 01	WILLIAM S COCHRAN	60.0000	0.005%
21 00 1524 0 05	GRACE MUNCY COLOBRO	1,120.0000	0.101%
50 00 1922 0 01	MARTHA C D'LUGOS	1,280.0000	0.116%
33 00 1949 0 00	DUKE UNIVERSITY	626.2500	0.057%
33 00 2382 0 00	EMORY & HENRY COL	5,010.0000	0.453%
33 00 2577 0 00	FOUND FOR EVANGELISM	626.2500	0.057%
33 00 2725 0 01	MARY F FANNING	1,550.0000	0.140%
20 00 2756 0 01	TRU/A BETTY FANNING	6,000.0000	0.543%
50 00 2769 0 05	SUSAN BARBER	667.0000	0.060%
23 00 2831 0 01	FIRST UNITED METHOD	492.0000	0.044%
33 00 3117 0 00	GIDEONS INTERNATIONA	626.2500	0.057%
33 00 3300 0 05	JENNIFER GREYER	10,720.0000	0.969%
20 00 3499 0 01	JEAN HASSAN	200.0000	0.018%
50 00 3526 0 01	FOR CAITLYN HASSAN	100.0000	0.009%
33 00 3583 0 05	JEFFERY F. JONES	1,600.0000	0.145%
21 00 3745 0 01	FBO BRITTNEY HUFFMAN	241.0000	0.022%
33 00 3755 0 00	HOUSTON UNITED METH	626.2600	0.057%
50 00 3756 0 01	BRITTNEY M HUFFMAN	71.0000	0.006%
50 00 3843 0 01	MARY HUTCHINSON	7,010.0000	0.634%
21 00 3845 0 08	SARAH H REED	205.0000	0.019%
21 00 3846 0 08	PARKER HUTCHINSON	205.0000	0.019%
33 00 4767 0 00	JUNALUSKA ASSEMBLY	626.2400	0.057%
20 00 5127 0 05	RAY & JUNE LAMBERT	320.0000	0.029%
14 00 5257 0 05	H. C. LEWIS JR	973.0000	0.088%
50 00 5274 0 06	JOHONNA TRUST	1,528.0000	0.138%
20 00 5446 0 05	KELLAN N MALLORY	259.0000	0.023%
50 00 5483 0 01	RICHARD E MARTIN	128.0000	0.012%
50 00 5486 0 01	VIRGINIA A MARTIN	384.0000	0.035%
50 00 5765 0 01	MARIA MIRABILE	1,890.0000	0.171%
33 00 5773 0 01	A.MIRABILE FBO MARIA	24,070.0000	2.177%
50 00 6910 0 01	JOHN PARKER	7,010.0000	0.634%
21 00 6919 0 00	LEIGH P MARTENEY	205.0000	0.019%
21 00 6920 0 08	ALAN PARKER	205.0000	0.019%
33 00 7121 0 05	FBO WILLIAM POLON	12,800.0000	1.158%
33 00 7131 0 05	SAM POLON TRUST A	3,524.0000	0.319%
33 00 7882 0 00	SHRINE HOSPITAL	626.2600	0.057%
50 00 8875 0 01	R & C URPS	1,898.0000	0.172%
33 00 9611 0 00	WV WESLEYAN COLLEGE	626.2600	0.057%
Total		120,066.0000	10.858%