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, Virgil L. McNemar
Name of the Holding Company Director and Official
President & CEO
Title of the Holding Company Director and Official

I 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

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

C.I.

FRB RICHMOND
Annual Report of Holding Companies—FR Y-6

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

No LEI

Reporters Name, Street, and Mailing Address
Harrison Bankshares, Inc.
P.O. Box 98
Lost Creek 26385
WV

City State Zip Code

Physical Location (if different from mailing address)

Main Street

Person to whom questions about this report should be directed:
Tasha R. Sinclair CPA
Name Title
304-624-5564
Area Code/Phone Number/Extension
304-624-5582
Area Code/FAX Number
thartley@tetrickbartlett.com
E-mail Address
www.hcbwv.com
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
FORM FR Y-6

Harrison Bankshares, Inc.
P.O. Box 98
Lost Creek, WV 26385
Fiscal year ending December 31, 2015

Report Item

1:
The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, two copies are enclosed.

2a: Organizational Chart

```
Harrison Bankshares, Inc.
No LEI
Main Street
Lost Creek WV 26385
Incorporated in West Virginia

100%

The Harrison County Bank
No LEI
Main Street
Lost Creek WV 26385
1600 Shares
100% Owned by Harrison Bankshares, Inc.
Incorporated in West Virginia
```

2b: Domestic branch listing provided to the Federal Reserve Bank.
Results: A list of branches for your holding company: HARRISON BANKSHARES, INC (1293978) of LOST CREEK, WV

The data are as of 12/31/2015. Data reflects information that was received and processed through 04/05/2016.

Reconciliation and Verification Steps:
3. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If revised, 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 the information first became valid in the Effective Date column.
Close: If a branch listed was never owned by this depository institution, enter 'Close' in the Data Action 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 UNUM, 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_RSDD* | Popular Name* | Street Address | City | State | Zip Code | County | Country | FDIC UNUM* | Office Number* | Head Office | Home Office | ID_RSDD* | Comments |
|-------------|---------------|---------------------|----------------|--------------|----------------|------|-------|----------|--------|---------|-----------|--------------|-------------|-------------|---------|----------|---------|---------|
| OK          | 5/31/2016     | Full Service        | 104234 HARRISON COUNTY BANK, THE | MAIN STREET | LOST CREEK | WV | 26385 | HARRISON | UNITED STATES | 5771 | 0 HARRISON COUNTY BANK, THE | 104234 |
| OK          | 5/31/2016     | Full Service        | 2529934 BRIDGEPORT BRANCH | 1115 JOHNSON AVENUE | BRIDGEPORT | WV | 26330 | HARRISON | UNITED STATES | 219318 | 2 HARRISON COUNTY BANK, THE | 104234 |
| OK          | 5/31/2016     | Full Service        | 3677382 CLARKSBURG BRANCH | 3 ARMORY RD | CLARKSBURG | WV | 26301 | HARRISON | UNITED STATES | 46071 | 4 HARRISON COUNTY BANK, THE | 104234 |
| OK          | 5/31/2016     | Full Service        | 3293229 WEST MILFORD BRANCH | 3 ARMORY RD | CLARKSBURG | WV | 26301 | HARRISON | UNITED STATES | 46071 | 4 HARRISON COUNTY BANK, THE | 104234 |
| OK          | 5/31/2016     | Full Service        | 2446125 WEST MILFORD BRANCH | 1506 BUCKHANNON RD | WEST MILFORD | WV | 26451 | HARRISON | UNITED STATES | 235117 | 3 HARRISON COUNTY BANK, THE | 104234 |
**FORM FR Y-6**

**Harrison Bankshares, Inc.**  
**Fiscal Year Ending December 31, 2015**

### Report Item 3: Shareholders  
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name</th>
<th>(1)(b) City, State, Country</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name</th>
<th>(2)(b) City, State, Country</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Thrash</td>
<td>Clarksburg, WV</td>
<td>340 - 5.82% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walter E. Buck &amp; David H. Nutter Foundation, Inc.</td>
<td>Lost Creek, WV</td>
<td>650 - 11.13% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Isaac H. Maxwell III</td>
<td>Lost Creek, WV</td>
<td>293 - 5.02% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Isaac H. Maxwell III Lost Creek, WV Retired Farmer</td>
<td>Director/Chairman (The Harrison County Bank)</td>
<td>Retired (The Harrison County Bank)</td>
<td>5.02%</td>
<td>None</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Randy Williams Flemington, WV Pharmacist Village Pharmacy</td>
<td>Director (The Harrison County Bank)</td>
<td>Director Pharmacist (The Harrison County Bank)</td>
<td>3.53%</td>
<td>None</td>
<td>Village Pharmacy (25%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>John F. McCuskey Charleston, WV Attorney</td>
<td>Director (The Harrison County Bank)</td>
<td>Director Attorney (The Harrison County Bank)</td>
<td>4.52%</td>
<td>None</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>David J. Griffith Clarksburg, WV Retired</td>
<td>Director (The Harrison County Bank)</td>
<td>Director Retired (The Harrison County Bank)</td>
<td>1.59%</td>
<td>None</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kermit P. Stutler Lost Creek, WV Salesman</td>
<td>Director (The Harrison County Bank)</td>
<td>Director VP/Secretary Bykota, Inc.</td>
<td>0.80%</td>
<td>None</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Michael T. Marsh Mt. Claire, WV Insurance claim specialist Farmers Mechanics</td>
<td>Director (The Harrison County Bank)</td>
<td>Insurance claim specialist (The Harrison County Bank)</td>
<td>1.01%</td>
<td>None</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virgil McNemar Lost Creek, WV N/A</td>
<td>Director/CEO (The Harrison County Bank)</td>
<td>President &amp; CEO (The Harrison County Bank)</td>
<td>N/A</td>
<td>0.10%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Walter E. Buck &amp; David H. Nutter Foundation, Inc. Lost Creek, WV N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>11.13%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>