Board of Governors of the Federal Reserve System

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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, Jeremy W. Brown

Name of the Holding Company Director and Official

President/CEO/Chairman

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 <u>and</u> individual consent to public release of all details in the report concerning that individual.

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Signature of Holding Company Director and Official 03/29/2016

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

2942805 RSSD ID C.I.

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.

December 31, 2015

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

Peterstown Bancorp, Inc.

pany		
ding Company) Street /	P.O. Box	
WV	24963	
State	Zip Code	
	ding Company) Street /	ding Company) Street / P.O. Box

380 Market Street, Peterstown, WV 24963

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

ocicity of brown	r resident
Name	Title
304-753-4321	
Area Code / Phone Number / Extensio	n
304-753-5863	
Area Code / FAX Number	· · · · · · · · · · · · · · · · · · ·
jbrown@fnbp.com	
E-mail Address	
www.fnbp.com	
Address (URL) for the Holding Compa	ny's web page
Does the reporter request confic submission?	lential treatment for any portion of this
Yes Please identify the rep	ort 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."

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.

Form FRY-6

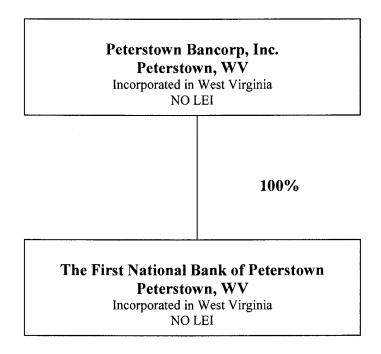
Peterstown Bancorp, Inc.

Peterstown, WV

Fiscal Year Ending December, 2015

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders. Enclosed are three copies of the annual report.
- 2: Organizational Chart



Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF PETERSTOWN, THE (ID_RSSD: 719030). This depository institution is held by PETERSTOWN BANCORP, INC. (2942805) of PETERSTOWN, 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 FR8 contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FR8 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 UNINUM, 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_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
				FIRST NATIONAL BANK OF PETERSTOWN,									FIRST NATIONAL BANK OF PETERSTOWN,		
ок		Full Service (Head Office)	719030	THE	220 MARKET STREET	PETERSTOWN	wv	24963	MONROE	UNITED STATES	4561		THE	719030	*
			1										FIRST NATIONAL BANK OF PETERSTOWN,		
ок		Full Service	4934895	FNBP NARROWS BRANCH	110 OLD VIRGINIA AVENUE	NARROWS	VA	24124	GILES	UNITED STATES	Not Required	Not Required	THE	719030	<u>×</u>

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

Current Shareholders with of 12-31-15	ownership, control or holdings	of 5% or more with power to vote as	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 12-31-15				
(1)(a) Name and Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities		
Michelle D. Morel Doylestown, PA, USA	USA	4,410 – 6.85% Common Stock	None				
James W. Childs Bassett, VA, USA	USA	4,250 – 6.60% Common Stock					
Sally K. Parker Florence, AL, USA	USA	4,000 – 6.21% Common Stock					

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Report Item 4: Directors and Officers (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1)(a) Names &Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William A. Bailey Peterstown, WV, USA	N/A	Director & President	Director and President (The First National Bank of Peterstown)	N/A	3.11%	None	N/A
Neal Boggess Peterstown, WV, USA	Dairy Farmer	Director	Director (The First National Bank of Peterstown)	Owner Boggess Dairy	2.48%	None	N/A
Jeremy W. Brown Peterstown, WV, USA	N/A	Director, Vice President & CFO	Director & Cashier/CFO (The First National Bank of Peterstown)	N/A	1.40%	None	N/A
John D. Helvey Peterstown, WV, USA	N/A	Cashier	Cashier/Compliance officer (The First National Bank of Peterstown)	N/A	0.31%	None	N/A
William S. Broyles Lindside, WV, USA	Retired Mortician	Director	Director (The First National Bank of Peterstown)	N/A	3.57%	None	N/A
Stephen M. Miller Peterstown, WV, USA	Family Physician	Director	Director (The First National Bank of Peterstown)	Owner Miller Family Practice	0.43%	None	N/A
Philip Shrewsbury Peterstown, WV, USA	Mortician	Director	Director (The First National Bank of Peterstown)	Owner Broyles Shrewsbury Funeral Home	3.40%	None	N/A