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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, E. GARRY SHANHOLTZ
Name of the Holding Company Director and Official
PRESIDENT
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 of the report concerning the individual.

E. GARRY SHANHOLTZ
Signature of Holding Company Director and Officer
2/5/18

Date of Signing

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

RJSSD ID

C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2017

N/A

Reporters’ Name, Street, and Mailing Address

EASTERN BANCSHARES INC
Legal Title of Holding Company

PO BOX 1037
(Mailing Address of the Holding Company) Street / P.O. Box

ROMNEY
WV
26757

City
State
Zip Code

105 NORTH HIGH STREET
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
BRIAN A HOTT
Vice President/CFO

Name
Title

304-822-8715
Area Code / Phone Number / Extension

304-822-5309
Area Code / FAX Number

BHOTT@FNBTODAY.COM
E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission? ........................................... 0

☐ Yes

In accordance with the General Instructions for this report (check only one),
1. a letter justifying this request is being provided along with the report ........................................... 0

☒ Yes

2. a letter justifying this request has been provided separately......................................................... 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as “confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

12/2018
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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EASTERN BANCSHARES, INCORPORATED

FRY6 REPORT

DECEMBER 31, 2017

Item 1A - Bank Holding Company SEC Form 10K

Not Applicable - None

Item 1B - Bank Holding Company Annual Report

Will be forwarded under separate cover

Item 2A - Bank Holding Company Organization Chart

Eastern Bancshares, Inc.
Romney, WV
Incorporated in West Virginia
No LEI

FNB Bank, Inc.
Romney, WV
(100% owned by EBI)
Incorporated in State of West Virginia
No LEI

FNB Insurance Agency of Romney, LLC
Romney, WV
(100% owned by EBI)
Incorporated in State of West Virginia
EBI, Inc. Managing Member
No LEI

Item 2B - Depository Institution Branches

Item 3 - Five (5) Percent Shareholders

Kenneth E. Voit
Romney, West Virginia
United States Citizen
Common Stock 35,173 shares = 6.78% of Outstanding

Part 2 of Item 3 - None
Item 4 - List of Directors and Officers

Alex R. Sowers  
Augusta, West Virginia, USA  
Common Stock 12,800 shares  
(2.47%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc  
Chairman of Board FNB Bank, Inc.  
(100% owned subsidiary)

E. Garry Shanholtz  
Romney, West Virginia, USA  
Common Stock 14,703 shares  
(2.84%) Eastern Bancshares, Inc.

President Eastern Bancshares, Inc  
Director FNB Bank, Inc.  
(100% owned subsidiary)

Eugene H. Williams  
Romney, West Virginia, USA  
Common Stock 16,338 shares  
(3.15%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc  
Director FNB Bank, Inc.  
(100% owned subsidiary)

John Bakanowsky, Sr.  
Romney, West Virginia, USA  
Common Stock 2,740 shares  
(0.53%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc  
Director FNB Bank, Inc.  
(100% owned subsidiary)

Gregory L. Bohrer  
Slanesville, West Virginia, USA  
Common Stock 5,617 shares  
(1.08%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc  
Director FNB Bank, Inc.  
(100% owned subsidiary)

Carter R. Wagoner  
Romney, West Virginia, USA  
Common Stock 3,578 shares  
(0.69%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc  
Director FNB Bank, Inc.  
(100% owned subsidiary)

Owner Shafer Funeral Home  
(50% Ownership Interest)
Timothy J. Nichols  
Romney, West Virginia, USA  
Common Stock 7052 shares  
(1.36%) Eastern Bancshares, Inc.

William J. Milleson Jr.  
Springfield, West Virginia, USA  
Common Stock 17,049 shares  
(3.29%) Eastern Bancshares, Inc.

Travis G. Delaplain  
Romney, West Virginia, USA  
Common Stock 1,080 shares  
(0.21%) Eastern Bancshares, Inc.

Della J. Davis  
Augusta, West Virginia, USA  
Common Stock 510 shares  
(0.10%) Eastern Bancshares, Inc.

Brian A. Hott  
Delray, West Virginia, USA  
Common Stock 10 shares  
(0.004%) Eastern Bancshares, Inc.

Director Eastern Bancshares, Inc.  
Director FNB Bank, Inc.  
(100% owned subsidiary)

Tim Nichols DDS, Inc  
(100% Ownership Interest)

Director Eastern Bancshares, Inc  
Director FNB Bank, Inc  
(100% Ownership Interest)

Keaton Frazer Milleson PLLC  
(32% Ownership Interest)

Vice President & Treasurer Eastern Bancshares, Inc.  
Vice President & CFO FNB Bank, Inc  
(100% owned subsidiary)

Vice President & Secretary Eastern Bancshares, Inc.  
Vice President FNB Bank Inc  
(100% owned subsidiary)

Treasurer Eastern Bancshares, Inc.  
Vice President/CFO FNB Bank Inc.  
(100% owned subsidiary)

Item 4.4b - N/A
Results: A list of branches for your depository institution: FNB BANK, INC. (ID_RSSD: 969639).
This depository institution is held by EASTERN BANCSHARES, INC. (1369784) of ROMNEY, WV.
The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<tr>
<th>Data Action</th>
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<th>Branch ID_RSSD*</th>
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<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>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>969639</td>
<td>FNB BANK, INC</td>
<td>105 NORTH HIGH STREET</td>
<td>ROMNEY</td>
<td>WV</td>
<td>26757</td>
<td>HAMPShIRE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>969639</td>
<td>LI-NO</td>
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<td>838735</td>
<td>CAPON BRIDGE BRANCH</td>
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