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, 1850(e)(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, Robert L. Milam, Jr
Name of the Holding Company Director and Official
President
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
04/18/2019
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

R S S D  I D
C . I.

Is confidential treatment requested for any portion of this report submission? □ 0 = No □ 1 = Yes
0

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

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

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
Month / Day / Year

Person to whom questions about this report should be directed:
Cynthia Lewis
Name
ICC
Title

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

Annual Report of Holding Companies-FR Y-6

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.

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2019
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Board of Governors of the Federal Reserve System

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2019
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FORM FR Y-6

BIG COAL RIVER BANCORP, INC.

WHITESVILLE WV

FISCAL YEAR ENDING DECEMBER 31, 2018

REPORT ITEM

1: a. The Big Coal River Bancorp, Inc. is not required to prepare form 10K with the SEC

1: b. The Big Coal River Bancorp, Inc. does prepare an annual report for its Shareholders. Enclosed are two copies of the annual report.

2: Organizational Chart

BIG COAL RIVER BANCORP, INC.
P O BOX 68
WHITESVILLE WV 25209
INCORPORATED IN WEST VIRGINIA
PERCENT EQUITY 100%
NO LEI

WHITESVILLE STATE BANK
P O BOX 68
WHITESVILLE WV 25209
INCORPORATED IN WEST VIRGINIA
STATE NON MEMBER BANK
LEI #549300GKZTKVQFQNP844

Supplement to Organization Chart:

2.a West Virginia
2.b None

3: None
3.a None
3.b None

4: None
5: None
6: None
7: None
8: None
9: None
Additional companies reportable on the FR Y-6
1:  None

Companies not reportable on the FR Y-6 Organization Chart:
1:  None
2:  None
3:  None
4:  None
5:  None
6:  None
7:  None
8:  None
9:  None
Results: A list of branches for your depository institution: WHITESVILLE STATE BANK (ID: RSSD: 732637).
This depository institution is held by BIG COAL RIVER BANCORP, INC. (1135842) of WHITESVILLE, WV.
The data are as of 03/31/2019. Data reflects information that was received and processed through 04/03/2019.

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.
Add: If a branch listed was never owned by this depository institution, enter 'Add' in the Data Action column.
Delete: If a branch listed was sold or closed, enter 'Delete' in the Data Action column.

In 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://s1online.federalreserve.gov.

<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 UNIUM*</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>Full Service</td>
<td>732637</td>
<td>WHITESVILLE STATE BANK (head office)</td>
<td>38609 COAL RIVER ROAD</td>
<td>WHITESVILLE</td>
<td>WV</td>
<td>25209</td>
<td>BOONE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WHITESVILLE STATE BANK</td>
<td>732637</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>2448811</td>
<td>COMFORT BRANCH</td>
<td>7670 COAL RIVER ROAD</td>
<td>COMFORT</td>
<td>WV</td>
<td>25049</td>
<td>BOONE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WHITESVILLE STATE BANK</td>
<td>732637</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>755335</td>
<td>CRAB ORCHARD BRANCH</td>
<td>1460 ROBERT C BYRD DRIVE</td>
<td>CRAB ORCHARD</td>
<td>WV</td>
<td>25827</td>
<td>RALEIGH</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WHITESVILLE STATE BANK</td>
<td>732637</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>979834</td>
<td>GLEN DANIEL BRANCH</td>
<td>7022 HARPER ROAD</td>
<td>GLEN DANIEL</td>
<td>WV</td>
<td>25844</td>
<td>RALEIGH</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WHITESVILLE STATE BANK</td>
<td>732637</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Balance Sheet

**Assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments in Whitesville State Bank</td>
<td>$9,613,000.00</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$9,613,000.00</strong></td>
</tr>
</tbody>
</table>

**Liabilities and Equity**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities and Equity</strong></td>
<td><strong>$9,613,000.00</strong></td>
</tr>
</tbody>
</table>
INCOME STATEMENT

INCOME FROM WHITESVILLE STATE BANK 470,000.00

EXPENSE
DIVIDEND DECLARED 470,000.00
<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments in Whitesville State Bank</td>
<td>10,030,000.00</td>
</tr>
<tr>
<td>Total Assets</td>
<td></td>
</tr>
</tbody>
</table>

| Liabilities and Equity Capital             | 10,030,000.00 |
| Total Liabilities and Equity               |         |
INCOME STATEMENT

INCOME FROM WHITESVILLE STATE BANK  863,000.00

EXPENSE
   DIVIDEND DECLARED  863,000.00
Report Item 3: shareholders

(1)(a)  (1)(b)  (1)(c)  (2)(a)  (2)(b)  (2)(c)

Current Shareholders with, ownership, control or holdings of 5% or more with power to vote as of 12-31-2018

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 12-31-17

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number and Incorporation Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard G. or Freda Jarrell, JOWRS USA</td>
<td>Glen Daniel, WV USA</td>
<td>36,390 Shares 18.00%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Glen Daniel, WV USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert Milam, Jr, Whitesville, WV USA</td>
<td>USA</td>
<td>11,753 Shares 6.00%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Melissa Milam, Clover, SC USA</td>
<td>USA</td>
<td>11,498 Shares 6.00%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jada Milam, Clover, SC USA</td>
<td>USA</td>
<td>11,508 Shares 6.00%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Robin Jarrell, Glen Daniel, WV USA</td>
<td>USA</td>
<td>11,734 Shares 6.00%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Holder Name</td>
<td>Location</td>
<td>Shares</td>
<td>Percentage</td>
<td>Cost Basis</td>
<td>Current Value</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>----------</td>
<td>--------</td>
<td>------------</td>
<td>------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Whitesville State Bank 401k Plan</td>
<td>USA</td>
<td>8,648</td>
<td>5.00%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)(a)</td>
<td>(3)(b)</td>
<td>(3)(c)</td>
<td>(4)(a)</td>
</tr>
<tr>
<td>-----</td>
<td>-----</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal</td>
<td>Title &amp; Position with Bank Holdings Company</td>
<td>Title &amp; Position with Subsidiaries</td>
<td>Title &amp; Position with other Businesses (include names of subsidiaries)</td>
<td>Percentage of Voting Shares in Bank Holding Company</td>
</tr>
<tr>
<td>Melissa Milam</td>
<td>Clover, SC USA</td>
<td>Strickland Waterproofing</td>
<td>Director</td>
<td>N/A</td>
<td>Manager</td>
</tr>
<tr>
<td>Robert L Milam, Jr</td>
<td>Glen Daniel WV USA</td>
<td>N/A</td>
<td>President</td>
<td>President WSB</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>City</td>
<td>Position</td>
<td>Role</td>
<td>Percentage</td>
<td>Company</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------------</td>
<td>----------</td>
<td>---------------------------</td>
<td>------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>Robin Jarrell</td>
<td>Glen Daniel</td>
<td>Director</td>
<td>Co-Manager Rick's Supermarket</td>
<td>6.00%</td>
<td>Rick's Supermarket</td>
</tr>
<tr>
<td>Glen Daniel</td>
<td>Glen Daniel</td>
<td>Director</td>
<td>N/A</td>
<td>1.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Michael Trent</td>
<td>Oak Island</td>
<td>Director</td>
<td>N/A</td>
<td>1.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Paul Maynard</td>
<td>WV USA</td>
<td>Director</td>
<td>N/A</td>
<td>1.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert C. Jarrell</td>
<td>Glen Daniel</td>
<td>Director</td>
<td>Manager of Rick's Supermarket</td>
<td>3.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Glen Daniel</td>
<td>WV USA</td>
<td>Chairman</td>
<td>N/A</td>
<td>3.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Alfred E. Salamy</td>
<td>Whitesville</td>
<td>Owner</td>
<td>Owner of Dixie Furniture</td>
<td>4.00%</td>
<td>Dixie Furniture Co.</td>
</tr>
<tr>
<td>Kenneth Bailey</td>
<td>Whitesville</td>
<td>Director</td>
<td>N/A</td>
<td>1.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard G Jarrell</td>
<td>Glen Daniel</td>
<td>Retired</td>
<td>N/A</td>
<td>18%</td>
<td>N/A</td>
</tr>
<tr>
<td>Freda Jarrell</td>
<td>Glen Daniel</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>