

Board of Governors of the Federal Reserve System



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.

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.

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2019

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Southwest Virginia Bankshares Inc

Legal Title of Holding Company

102 W Main/ P O Box 1067

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

Marion

VA

24354

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Eric Dean

VP/CFO

Name

Title

276-783-3116

Area Code / Phone Number / Extension

276-782-9136

Area Code / FAX Number

ericd@bomva.com

E-mail Address

www.bankofmarionva.com

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

I, Chris Snodgrass

Name of the Holding Company Director and Official

President/ CEO

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 in the report concerning that individual.

*[Signature]*

Signature of Holding Company Director and Official

03/23/2020

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. \_\_\_\_\_

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."

DECEMBER 31, 2019

SOUTHWEST VIRGINIA BANKSHARES INC.  
MARION, VA  
INCORPORATED IN VIRGINIA  
ORGANIZATION CHART Y-6

SOUTHWEST VIRGINIA BANKSHARES, INC  
No LEI  
MARION, VA  
INCORPORATED IN VIRGINIA

(100% Ownership)

THE BANK OF MARION  
LEI #254900V7NEE9M236MZ98  
MARION, VA  
INCORPORATED IN VIRGINIA

Shareholders of record as of December 31, 2019 and DURING the year that directly or indirectly own, control or hold with power to vote five percent or more of any class of voting securities of Southwest Virginia Bankshares, Inc

SHAREHOLDER	ADDRESS	#OF SHARES OWNED	PERCENTAGE
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NONE

Results: A list of branches for your depository institution; BANK OF MARION, THE (ID: RSSD: 858528).  
 This depository institution is held by SOUTH WEST VIRGINIA BANKSHARES, FIC (1122391) of MARION, VA.  
 The data are as of 12/31/2019. Data reflects information that was received and processed through 01/09/2020.

**Recalculation 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 emailing 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 NUMBER, 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 NUMBER*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	858528		BANK OF MARION, THE	102 WEST MAIN STREET	MARION	VA	24354	SMYTH	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	3373200		TRINITY COMMUNITY BANK-BRANCH OF THE BANK OF MARION	2867 BOONES CREEK ROAD	JOHNSON CITY	TN	37615	WASHINGTON	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	3818877		BANK OF ARLINGTON, THE-BRANCH OF THE BANK OF MARION	701 VALLEY STREET NE	ARLINGTON	VA	22210	WASHINGTON	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	3819043		BRISTOL BRANCH	7 CLEAR CREEK ROAD	BRISTOL	VA	24202	BRISTOL CITY	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	1364839		BANK OF CHARLOTTE, THE-BRANCH OF THE BANK OF MARION	1155 EAST LEE HIGHWAY	CHARLOTTE	VA	24219	SMYTH	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	3206579		BANK OF DAMASCUS, THE-BRANCH OF THE BANK OF MARION	744 NORTH BEAVER DAM AVENUE SUITE A	DAMASCUS	VA	24236	WASHINGTON	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	9872277		SCOTT COUNTY GATE CITY, THE-BRANCH OF THE BANK OF MARION	181 EAST JACKSON ST	GATE CITY	VA	24253	SCOTT	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	1648188		BANK OF GLADE SPRING, THE-BRANCH OF THE BANK OF MARION	656 SOUTH MONTE VISTA DRIVE	GLADE SPRING	VA	24340	WASHINGTON	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	605722		BANK OF HONAKER, THE-BRANCH OF THE BANK OF MARION	36 LIBRARY DRIVE	HONAKER	VA	24260	RUSSELL	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	884929		ROYAL OAK BRANCH-BRANCH OF THE BANK OF MARION	1600 N. MAIN STREET	MARION	VA	24354	SMYTH	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	759123		WASHINGTON AVENUE BRANCH-BRANCH OF THE BANK OF MARION	1026 SOUTH MAIN STREET	MARION	VA	24354	SMYTH	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	2935487		FORT CHISWELL BRANCH-BRANCH OF THE BANK OF MARION	787 FORT CHISWELL ROAD, SUITE 7	MAX MEADOWS	VA	24360	WYTHE	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	2373221		BANK OF RURAL RETREAT, THE-BRANCH OF THE BANK OF MARION	512 NORTH MAIN STREET	RURAL RETREAT	VA	24368	WYTHE	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	2760474		BANK OF SALYVILLE, THE-BRANCH OF THE BANK OF MARION	101 BANK ST	SALYVILLE	VA	24370	SMYTH	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	
OK		Full Service	6039241		BANK OF SCOTT COUNTY, THE - WEBER CITY-BRANCH OF THE BANK OF MARION	2768 OS HIGHWAY 23 NORTH	WEBER CITY	VA	24790	SCOTT	UNITED STATES	Not Required	Not Required	BANK OF MARION, THE		858528	

Southwest Virginia Bankshares, Inc.									
Directors and Officers									
December 31, 2019									
FR Y 6									
Report Item # 4									
(3)c									
Title & Position									
(4)(b)									
Percentage of									
Voting Shares in									
Subsidiaries									
(Include names									
of subsidiaries)									
held)									
Shares									
(1)	(2)	(3)(a)	(3)(b)	(4)(a)	(4)(b)	(4)(c)	(4)(d)	(4)(e)	(4)(f)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Co.	Title & Position with Subsidiaries (include names of subsidiaries)	Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Notes	Percentage of Voting Shares in Subsidiaries	of companies and percentage of voting securities held)	Shares
John E. Stringer Marion, VA USA	N/A	Director & President/CEO	Director & President/CEO	N/A The Bank of Marion	1.0142 0.1179	*Owned jointly with Cynthia H. Stringer (wife) *Primevest Financial Services FBO John E. Stringer	N/A	N/A	8,958 1,042
Estelle C Johnson Bluefield VA USA	Retired Educator	Director	Director	N/A The Bank of Marion	0.0226		NA	NA	200
E C Johnson Revocable Declaration of Trust					0.7078				7,047
Don Taylor Marion, VA USA	Retired Businessman	Director	Director	Partner - Cregger & Taylor The Bank of Marion	0.0283 1.2608	*Owned by Don and Barbara Taylor	N/A	Cregger & Taylor - 50%	250 11,136
Everette Umbarger Marion, VA USA	Dairy Farmer	Director	Director	The Bank of Marion	0.1972		N/A		1,742
Thomas E. Copenhaver Marion, VA USA	TECO Broadcasting	Secretary	Director	President - Laura Copenhaver Industries The Bank of Marion	0.4109		N/A	Laura Copenhaver Industries - 100%	3,630
Perry D. Mowbray, Jr. Marion, VA USA	Retired Orthodontist	Chairman	Director	Wild Turkey Hunting Assoc Litrell Mowbray Bldg The Bank of Marion	0.1749 2.8692	*Owned by Perry D. Mowbray, Jr. DDS, LTD Employees Profit Sharing Plan	N/A	Wild Turkey Hunting Assoc 50% Litrell & Mowbray - 50%	1,545 25,342
Charles C. Clark, Jr. Abingdon VA USA	Farmer	Director	Director	Owner - C.C. Clark, Jr. Farms The Bank of Marion	1.0393		N/A	C.C. Clark, Jr. Farms - 100%	9,180
Bob Shults Marion, VA USA	C.P.A.	Director	Director	President - Shults, Kiser & Associates, P.C. OT Jones Farm Kerosone CAT LLC The Bank of Marion	0.2943		N/A	Shults, Kiser & Associates, P.C. - 60% Managing Partner 22.50% Managing Member 33.3%	2,600
Kyra Bishop Chilhowie VA USA	Berry Enterprise & Subs	Director	Director	Bishop Rentals, LLC Berry Enterprises Inc Oakstone Properties Inc West VA Recycling The Bank of Marion	0.0253		NA NA NA	Bishops Rentals LLC -50% Berry Enterprises Inc-97% Oakstone Properties--28% WVA Recycling Inc--20.7%	224
Cameron Bell Abingdon VA USA	Attorney	Director	Director	Virginia Highlands Brewery Co Wolfe's Den LLC The Bank of Marion	0.0135		N/A	Virginia Highlands Brewery Co--33.3% Wolfe's Den LLC 33.3%	120
Christopher B Snodgrass Marion VA USA	NA	Director & Bank CFO	Director & Bank CFO	N/A The Bank of Marion	0.0155		N/A		137
Dennis W Perkins Marion VA USA	Oral Surgeon	Director	Director	Appalachian Oral/Maxillofacial Surg -- Dental Specialist of Marion- Dental Specialist of Abingdon Dental Specialist of Wytheville The Bank of Marion	0.0672	Sukle Hollyfield Abbott Perkins PSP & Tr	N/A	Appalachian Oral/Maxillofacial Surg --50% Dental Specialist of Marion--25% Dental Specialist of Abingdon--33 1/3 % Dental Specialist of Wytheville 75%	594