

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.

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, William P. Stafford, II

Name of the Holding Company Director and Official

Chairman of the Board

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 of Holding Company Director and Official

03/18/2020

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. \_\_\_\_\_

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, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

First Community Bankshares, Inc.

Legal Title of Holding Company

P.O. Box 989

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

Bluefield VA 24605

City State Zip Code

One Community Place, Bluefield, VA 24605

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Marcus Ervin Staff Accountant II

Name Title

(304) 323-6349

Area Code / Phone Number / Extension

(304) 323-6490

Area Code / FAX Number

mvervin@fcbinc.com

E-mail Address

www.firstcommunitybank.com

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

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."

## 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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

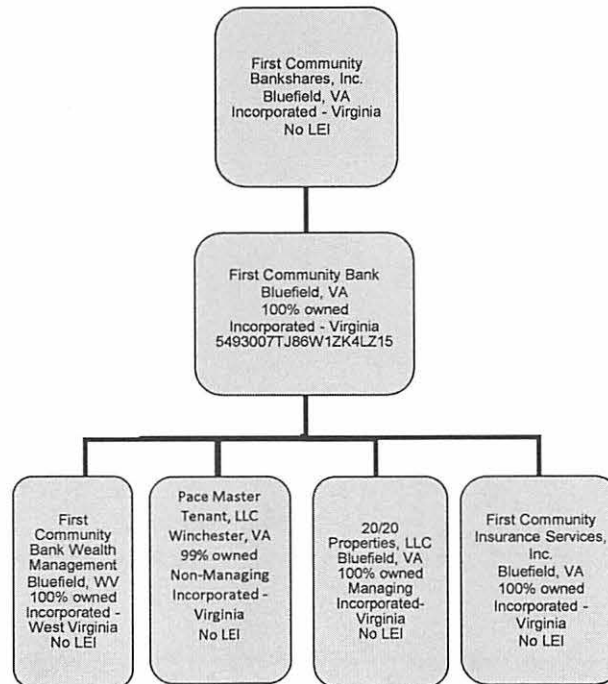
**First Community Bankshares, Inc.**  
**December 31, 2019**

**FR Y-6 Report Items**

1. Form 10-K is attached as Exhibit A
- 2a. Organizational Chart
- 2b. Domestic Branch Listing (Submitted electronically 03/03/2020)
3. Securities Holders - listing of principal shareholders
4. Insiders - listing of principal officers and directors

First Community Bankshares, Inc.  
FRY-6 Annual Report  
December 31, 2019  
Organizational Chart  
Parent and Subsidiaries

Report Item 2a



**First Community Bankshares, Inc.  
Principal Shareholders  
December 31, 2019**

**Item 3.1 – Greater than or equal to 5% at year-end.**

The following sets forth information with respect to those persons who, to the knowledge of management, beneficially owned more than 5% of the Corporation's outstanding stock as of 12/31/2019. All shares are subject to the named entity's sole voting and investment power.

<i>Title of Class</i>	<i>Name and Address of Beneficial Owner</i>	<i>Shares Beneficially Owned</i>	<i>Percent of Class</i>
Common	Richard G. Preservati Princeton, WV, USA	1,500,775	8.17%
Common	BlackRock New York, NY, USA	1,268,001	6.90%
Common	Dimensional Fund Advisors, LP Austin, TX, USA	1,154,001	6.28%

**Item 3.2 – Greater than or equal to 5% during the year, but not year-end.**

N/A

First Community Bankshares, Inc.  
 FRY-6 Annual Report  
 December 31, 2019  
 Report Item 4: Directors and Officers

Item 4

Name/Address	Title/Position in Holding Company Organization	Title/Position w/Other Business Companies	Title/Position With Direct/ Indirect Subs (b)	Principal Occupation if Other Than w/Holding Company	Number & Percent of Shares Owned in Bank Holding Company	Company	# of Shares	Percentage
Richard S. Johnson Richmond, VA, USA	(a)	(a)	Director, First Community Bank	(a)	(#)	See attached list		See attached list
E. Stephen Lilly Bluefield, VA, USA	(a)	(a)	Executive VP/COO, First Community Bank Director, First Community Wealth Management	(a)	(#)	Lilly Land Holdings, LLC		34%
Gary R. Mills Princeton, WV, USA	(a)	(a)	President & Chief Executive Officer, First Community Bank Director, First Community Bank Director, First Community Wealth Management	(a)	(#)	N/A		
David D. Brown Bluefield, VA, USA	(a)	(a)	Chief Financial Officer, First Community Bank	(a)	(#)	N/A		
William P. Stafford, II Princeton, WV, USA	(a)	(a)	Director, First Community Bank Director, First Community Wealth Management	(a)	(#)	Walnut Hill, LLC Vermillion Development, LLC Princeton Machinery Service, Inc.		25% 33% 50%
Samuel L. Elmore Crab Orchard, WV, USA	(a)	(a)	Director, First Community Bank	(a)	(#)	N/A		
C. William Davis Bluefield, WV, USA	(a)	(a)	Director, First Community Bank	(a)	(#)	Richardson & Davis, PLLC		50%
M. Adam Sarver Princeton, WV, USA	(a)	(a)	Director, First Community Bank	(a)	(#)	Clover Leaf Properties, LLC Eastern Door & Glass, LLC Main Street Builders, LLC Longview Properties, LLC Walnut Hill, LLC		50% 50% 50% 50% 25%
Jason R. Belcher Princeton, WV, USA	(a)	(a)	Senior Vice President - Chief Operating Officer, First Community Bank	(a)	(#)	N/A		

\*\* - Information reported herein or included by reference is as of March 13, 2020.

# - Refer to Information on Stock Ownership attachment for number and percentage of shares owned.

(a) Refer to page 105 of the 2019 Annual Report to shareholders on Form 10-K attached as Exhibit A.

(b) First Community Wealth Management is a wholly-owned subsidiary of First Community Bank; First Community Bank is a wholly-owned subsidiary of First Community Bankshares, Inc.

Item 4.4 b. - None

**Richard S. Johnson****2019**

## Related Interests

Name of Company	% of Ownership
Johnson Holdings-NYC, LLC	33.33%
WTL Properties, LLC	25.00%
Southern Financial Corporation of VA	100.00%
The Wilton Companies, Inc.	40% (Average)
Village Associates, LLC	40% (Average)
Atlee Commerce Center I, LLC	40% (Average)
Atlee Commerce Center II, LLC	40% (Average)
Beverly Hills Incorporated	40% (Average)
Broad Seven, LLC	40% (Average)
Canterbury Shopping Center, Inc.	40% (Average)
CR WB Property, LC	40% (Average)
CrossRidge Partners, LC	40% (Average)
Dickens Place, LLC	40% (Average)
Elko Properties, LLC	40% (Average)
Gator Investments II, LC	40% (Average)
Gator Investments, LC	40% (Average)
Genito Station Associates, LLC	40% (Average)
Hanover Commons, LLC	40% (Average)
HC Holdings, Inc.	40% (Average)
Johnson KFC, LLC	40% (Average)
KCA Montpelier Shopping Center, LC	40% (Average)
Lauderdale I, LLC	40% (Average)
Patterson Properties, Inc.	40% (Average)
Reby Chase Company, LLC	40% (Average)
Ridgeview, Inc.	40% (Average)
Southern Financial Title Corp.	40% (Average)
Staples Mill Land Company, LLC	40% (Average)
Strategic Real Estate Advisors, Inc. (name changed to SREA of Virginia)	40% (Average)
The Shoppes at CrossRidge Merchants Association	40% (Average)
The Wilton Companies, LLC	40% (Average)
The Wilton Properties 401(k) Profit Sharing Plan and Trust	40% (Average)
Trade Road Associates of Virginia, LLC	40% (Average)
Tuckahoe Village Shopping Center, Inc.	40% (Average)
Virginia Investment Company, LLC	40% (Average)
West End Rentals, Inc.	40% (Average)
Wilton Apartments, Inc.	40% (Average)
Wilton Properties, Inc.	40% (Average)
Wilton Realty, LLC	40% (Average)
Wilton Warehouses, Inc.	40% (Average)
TWC Holdings, LLC	40% (Average)
Southgate Manor, LLC	40% (Average)
Southgate Manor II, LLC	40% (Average)
Richmond-Albermarle, LLC	40% (Average)
Taglewood Associates, LLC	40% (Average)
Taglewood II Associates, LLC	40% (Average)
Sand Ridge, LLC	40% (Average)
Sand Ridge II, LLC	40% (Average)
Sand Ridge III, LLC	40% (Average)
Tamarack Associates, LLC	40% (Average)
Tamarack II, LLC	40% (Average)
Lauderdale Land Company, LLC	40% (Average)
CHIMX, LLC	40% (Average)
WSRCII, LLC	40% (Average)
Armitage, LLC	40% (Average)
WSRC, LLC	40% (Average)
Hickory Point, LLC	40% (Average)
Ironbridge Land Company, LLC	40% (Average)
Landmark Property Services, Inc.	40% (Average)
Totoptom Crossing I, LLC	40% (Average)
Wilton Commercial I, LLC	40% (Average)
Wilton Commercial II, LLC	40% (Average)
Wilton Commercial III, LLC	40% (Average)
SMCRPPD, LLC	40% (Average)
TWC Holdings, Inc.	40% (Average)

## OWNERSHIP AND RELATED PERSON TRANSACTIONS

### Information on Stock Ownership

The following table includes the stock-based holdings at December 31, 2019, of significant shareholders having beneficial ownership greater than five percent (5%), directors, executive officers, and directors and executive officers as a group.

Title of Class	Name and Address of Beneficial Owner or Number of Persons in Group	Amount and Nature of Beneficial Ownership as of December 31, 2019	Percent of Common Stock
Common	Richard G. Preservati (1)..... P.O. Box 1003, Princeton, WV 24740	1,500,775	8.17 %
Common	BlackRock (2) ..... 55 East 52nd Street, New York, NY 10055	1,268,001	6.90 %
Common	Dimensional Fund Advisors, LP (3)..... Building One, 6300 Bee Cave Road, Austin, TX 78746	1,154,001	6.28 %
	The Corporation's Directors and Named Executive Officers:		
Common	Jason R. Belcher (4) .....	10,488	*
Common	David D. Brown (5).....	16,382	*
Common	C. William Davis (6) .....	16,506	*
Common	Samuel L. Elmore (7).....	11,542	*
Common	Richard S. Johnson (8) .....	39,325	*
Common	E. Stephen Lilly (9) .....	46,547	*
Common	Gary R. Mills (10).....	42,636	*
Common	M. Adam Sarver (11) .....	149,474	*
Common	William P. Stafford, II (12) .....	196,769	1.07 %
	All Directors and Executive Officers as a Group .....	529,669	2.88 %

\* Represents less than one percent (1%) of the outstanding shares.

- (1) Number of shares are as of Form 13G filing with SEC as of March 6, 2015.
- (2) Number of shares are as of Form 13G filing with SEC as of December 31, 2019.
- (3) Number of shares are as of Form 13G filing with SEC as of December 31, 2019.
- (4) Includes 2,730 shares allocated to Mr. Belcher's KSOP account.
- (5) Includes 2,672 shares allocated to Mr. Brown's KSOP account.
- (6) Includes 4,907 shares issuable upon exercise of currently exercisable options granted under the 2004 Plan.
- (7) Includes 4,907 shares issuable upon exercise of currently exercisable options granted under the 2004 Plan.
- (8) Includes 24,550 shares held jointly by Mr. Johnson and his wife and 9,785 shares issuable upon exercise of currently exercisable options granted under the 2001 Directors' Plan. 21,100 of the shares listed have been pledged as security by Mr. Johnson.
- (9) Includes 2,431 shares allocated to Mr. Lilly's KSOP account and 15,100 shares issuable upon exercise of currently exercisable options granted under the 1999 Plan.
- (10) Includes 6,164 shares allocated to Mr. Mills' KSOP account, 9,209 shares held jointly by Mr. Mills and his wife, and 3,890 shares issuable upon exercise of currently exercisable options granted under the 1999 Plan. 1,500 of the shares listed have been pledged as security by Mr. Mills.
- (11) Includes 872 shares held by Mr. Sarver's wife and a fifty percent (50%) ownership of Longview Properties, LLC. 9,416 of the shares listed have been pledged as security by Mr. Sarver.
- (12) Includes 862 shares allocated to Mr. Stafford's KSOP account and 9,785 shares issuable upon exercise of currently exercisable options granted under the 2001 Directors' Plan.



**Results:** A list of branches for your depository institution: **FIRST COMMUNITY BANK (ID ,RSSD: 2353595).**  
This depository institution is held by **FIRST COMMUNITY BANKSHARES, INC. (1478017)** of **BLUEFIELD, VA.**  
The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

**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.

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
OK		Full Service (Head Office)	2353595	FIRST COMMUNITY BANK	29 COLLEGE DRIVE	BLUEFIELD	VA	24605	TAZEWELL	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2635844	ELKIN BRANCH	101 BROOKFALL DAIRY ROAD	ELKIN	NC	28621	SURRY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1445765	HAYS BRANCH	5519 MOUNTAIN VIEW ROAD	HAYS	NC	28635	WILKES	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	899222	MOUNT AIRY OFFICE	704 INDEPENDENCE BOULEVARD	MOUNT AIRY	NC	27030	SURRY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1156883	SPARTA BRANCH	57 NORTH MAIN ST	SPARTA	NC	28675	ALLEGHANY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1418705	TAYLORSVILLE BRANCH	92 N CENTER STREET	TAYLORSVILLE	NC	28681	ALEXANDER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2700108	BOONES CREEK BRANCH	2681 BOONES CREEK ROAD	JOHNSON CITY	TN	37615	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2374170	SUNSET DRIVE BRANCH	300 SUNSET DRIVE	JOHNSON CITY	TN	37604	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3290343	ABINGDON BRANCH	271 W MAIN ST	ABINGDON	VA	24210	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3571211	BLACKSBURG BRANCH	1900 SOUTH MAIN STREET	BLACKSBURG	VA	24060	MONTGOMERY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3151985	RIDGEVIEW PLAZA BRANCH	101 SAUNDERS LANE	BLUEFIELD	VA	24605	TAZEWELL	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3125605	COMMONS PLAZA BRANCH	6951 COMMONS PLAZA	CHESTERFIELD	VA	23832	CHESTERFIELD	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	4172240	CHRISTIANSBURG BRANCH	109 ROANOKE STREET	CHRISTIANSBURG	VA	24073	MONTGOMERY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2618285	CLINTWOOD BRANCH	320 CHASE STREET	CLINTWOOD	VA	24228	DICKENSON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3081970	WEST ATLANTIC BRANCH	125 WEST ATLANTIC STREET	EMPORIA	VA	23847	EMPORIA CITY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	492726	GATE CITY BRANCH	135 WEST JACKSON STREET	GATE CITY	VA	24251	SCOTT	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	565620	HILLSVILLE OFFICE	148 NORTH MAIN STREET	HILLSVILLE	VA	24343	CARROLL	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2618294	MAX MEADOWS BRANCH	747 FORT CHISWELL ROAD	MAX MEADOWS	VA	24360	WYTHE	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3305498	SOMMERVILLE BRANCH	14441 SOMMERVILLE COURT	MIDLOTHIAN	VA	23113	CHESTERFIELD	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	782623	TAZEWELL BRANCH	648 EAST RIVERSIDE DRIVE	NORTH TAZEWELL	VA	24630	TAZEWELL	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	538727	PULASKI BRANCH	1001 BOB WHITE BLVD	PULASKI	VA	24301	PULASKI	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3290352	RADFORD BRANCH	1400 TYLER AVENUE	RADFORD	VA	24141	RADFORD CITY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1401257	RICHLANDS BRANCH	302 WASHINGTON SQUARE	RICHLANDS	VA	24641	TAZEWELL	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3101775	NORTH PARHAM ROAD BRANCH	2702 NORTH PARHAM ROAD, SUITE 100	RICHMOND	VA	23294	HENRICO	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3682519	TOWN CENTER BRANCH	11400 MIDLOTHIAN TURNPIKE	RICHMOND	VA	23235	CHESTERFIELD	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	4423241	SALEM BRANCH	1406 SOUTH COLORADO STREET	SALEM	VA	24153	SALEM CITY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	529024	WYTHEVILLE OFFICE	210 EAST MAIN STREET	WYTHEVILLE	VA	24382	WYTHE	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3066605	ATHENS BRANCH	101 VERMILLION ST	ATHENS	WV	24712	MERCER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2309631	CITIZENS DRIVE BRANCH	111 CITIZENS DRIVE	BECKLEY	WV	25801	RALEIGH	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	814225	FLAT TOP BRANCH	211 FEDERAL STREET	BLUEFIELD	WV	24701	MERCER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	813723	PEOPLES BRANCH	US ROUTE 52 & WV ROUTE 20	BLUEWELL	WV	24701	MERCER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	887126	BUCKHANNON BRANCH	2 WEST MAIN STREET	BUCKHANNON	WV	26201	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Limited Service	3676844	KANAWHA STREET BRANCH	2426 S KANAWHA STREET	BUCKHANNON	WV	26201	UPSHUR	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1716555	COWEN BRANCH	WV ROUTE 20 & WILLIAMS RIVER RD	COWEN	WV	26206	WEBSTER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1158515	RED OAK PLAZA BRANCH	RED OAK PLAZA, ROUTE 55	CRAIGSVILLE	WV	26205	NICHOLAS	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3642353	DANIELS BRANCH	1220 RITTER DRIVE	DANIELS	WV	25832	RALEIGH	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	376321	GRAFTON BRANCH	110 NORTH PIKE STREET	GRAFTON	WV	26354	TAYLOR	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2891882	SUMMERS BRANCH	298 STOKES DRIVE	HINTON	WV	25951-2517	SUMMERS	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1401060	LINDSIDE BRANCH	US 219 NORTH	LINDSIDE	WV	24951	MONROE	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	105839	MAN BRANCH	100 MARKET ST	MAN	WV	25635	LOGAN	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	1431722	OCEANA BRANCH	WV ROUTE 10, 1616 COOK PARKWAY	OCEANA	WV	24870	WYOMING	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	780432	CASTLE ROCK BRANCH	77 CEDAR AVENUE	PINEVILLE	WV	24874	WYOMING	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Limited Service	2638845	EAST PINEVILLE BRANCH	WV ROUTE 10, E PINEVILLE	PINEVILLE	WV	24874	WYOMING	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3664056	PRINCETON CROSSING BRANCH	1102 OAKVALE ROAD	PRINCETON	WV	24740	MERCER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2638920	STAFFORD COMMONS BRANCH	1 STAFFORD COMMONS	PRINCETON	WV	24740	MERCER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	2330	PEOPLES BRANCH	16 W MAIN STREET	RICHWOOD	WV	26261	NICHOLAS	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
OK		Full Service	3937509	SUMMERSVILLE BRANCH	902 NORTHSIDE DRIVE	SUMMERSVILLE	WV	26651	NICHOLAS	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		340 W MAIN ST ABINGODON BRANCH	340 WEST MAIN STREET	ABINGDON	VA	24210	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		BANNER ELK BRANCH	115 MAIN STREET EAST	BANNER ELK	NC	28604	AVERY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		BOONE BRANCH	1013 HWY 105	BOONE	NC	28607	WATAUGA	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		BLOUNTVILLE BRANCH	2217 HIGHWAY 394	BLOUNTVILLE	TN	37617	SULLIVAN	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	

Add	12/31/2019	Full Service		MOUNTAIN GROVE BRANCH	7570 MOUNTAIN GROVE DRIVE	KNOXVILLE	TN	37920	KNOX	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		ROGERSVILLE BRANCH	4020 HIGHWAY 66 S	ROGERSVILLE	TN	37857	HAWKINS	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		EAST SEVIERVILLE BRANCH	1824 VETERANS BOULEVARD	SEVIERVILLE	TN	37862	SEVIER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		SEVIERVILLE BRANCH	113 HARDIN LANE	SEVIERVILLE	TN	37862	SEVIER	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		EAST ABINGDON BRANCH	24412 MARINGO ROAD	ABINGDON	VA	24211	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		WEST ABINGDON BRANCH	164 OLD JONESBORO ROAD	ABINGDON	VA	24210	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		BRISTOL OFFICE	821 COMMONWEALTH AVENUE	BRISTOL	VA	24201	BRISTOL CITY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		EAST BRISTOL BRANCH	999 OLD AIRPORT ROAD	BRISTOL	VA	24201	BRISTOL CITY	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		GLADE SPRING BRANCH	506 MAPLE ST	GLADE SPRING	VA	24340	WASHINGTON	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	
Add	12/31/2019	Full Service		MARION BRANCH	1425 NORTH MAIN ST	MARION	VA	24354	SMYTH	UNITED STATES	Not Required	Not Required	FIRST COMMUNITY BANK	2353595	