Board of Governors of the Federal Reserve System

BANKING SUPERVISION
& REGULATION
2017 MAR 31 A 10:55
FEDERAL RESERVE BANK
OF CLEVELAND

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.

I, Scott W. Shockey
Name of the Holding Company Director and Official

Senior Vice President and CFO
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.

Scott W Shockey
Signature of Holding Company Director and Official

3/28/17
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 2012436
C.I. _____

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

December 31, 2016
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Ohio Valley Banc Corp.
Legal Title of Holding Company

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

Gallipolis | OH | 45631
City | State | Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Melinda G. Spurlock | Staff Accountant II
Name | Title

740-578-3401
Area Code / Phone Number / Extension

740-441-9471
Area Code / FAX Number

mgspurlock@ovbc.com
E-mail Address

www.ovbc.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

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."

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.

Results: A list of branches for your depository institution: OHIO VALLEY BANK COMPANY, THE (ID_RSSD: 498317).
This depository institution is held by OHIO VALLEY BANC CORP. (2012436) of GALLIPOLIS, OH.
The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

SENT VIA EMAIL TO:
Structure@clev.frb.org

on 03/24/17

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 Offi	498317	OHIO VALLEY BANK COMPANY, TH	420 THIRD AVE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	296	0	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	2716042	EASTERN AVENUE BRANCH	2145 EASTERN AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	181591	9	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3756139	HOLZER OFFICE	100 JACKSON PIKE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	475511	22	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	379715	JACKSON PIKE BRANCH	3035 STATE ROUTE 160	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	181587	2	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3756120	MINI BANK BRANCH	437 FOURTH AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	479642	23	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	326326	JACKSON BRANCH	400 EAST MAIN STREET	JACKSON	OH	45640	JACKSON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	1878587	JACKSON BRANCH	738 EAST MAIN ST.	JACKSON	OH	45640	JACKSON	UNITED STATES	269486	4	OHIO VALLEY BANK COMPANY, THE	498317	
Change	3/24/2017	Full Service	359173	MT. STERLING BRANCH	255 YANKEETOWN STREET	MOUNT STERLING	OH	43143	MADISON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	369426	NEW HOLLAND BRANCH	25 N MAIN ST	NEW HOLLAND	OH	43145	PICKAWAY	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3156355	OAK HILL BRANCH	116 JACKSON STREET	OAK HILL	OH	45656	JACKSON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3668102	POMEROY BRANCH	700 WEST MAIN STREET	POMEROY	OH	45769	MEIGS	UNITED STATES	181594	12	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	501712	RIO GRANDE BRANCH	27 NORTH COLLEGE AVE	RIO GRANDE	OH	45674	GALLIA	UNITED STATES	181586	1	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	1878578	WAVERLY BRANCH	507 WEST EMMIT AVENUE	WAVERLY	OH	45690	PIKE	UNITED STATES	269485	3	OHIO VALLEY BANK COMPANY, THE	498317	
Change	3/24/2017	Full Service	137821	WELLSTON BRANCH	123 SOUTH OHIO AVENUE	WELLSTON	OH	45692	JACKSON	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	4842897	BARBOURSVILLE BRANCH	6431 US ROUTE 60 EAST	BARBOURSVILLE	WV	25504	CABELL	UNITED STATES	Not Required	Not Required	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	888637	MILTON BRANCH	280 EAST MAIN STREET	MILTON	WV	25541	CABELL	UNITED STATES	16195	15	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3668120	POINT PLEASANT BRANCH	328 VIAND STREET	POINT PLEASANT	WV	25550	MASON	UNITED STATES	181592	10	OHIO VALLEY BANK COMPANY, THE	498317	

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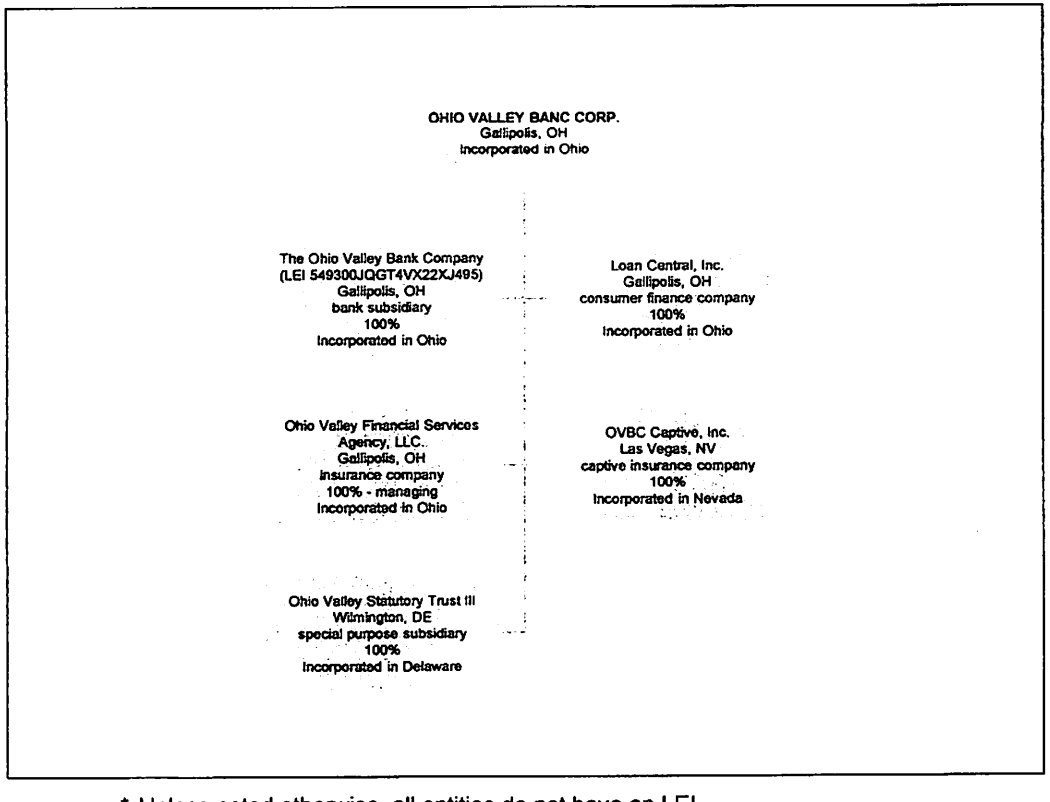
Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2016

Report Item

1: Annual Report to Shareholders

The bank holding company prepares an annual report for its shareholders.
One pdf copy of report is enclosed.

2a: Organization Chart



* Unless noted otherwise, all entities do not have an LEI

2b: Domestic Branch Listing

Domestic branch listing provided to the Federal Reserve Bank.

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Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2016

Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016			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 12-31-2016		
(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**
Morris and Dorothy Haskins Foundation, Inc. Bowling Green, KY	USA	265,972 - 5.7% Common Stock	None	None	None

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) 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)
Anna P. Barnitz Letart, West Virginia USA	Treasurer and CFO	Director	Director (Ohio Valley Bank)	Treasurer and CFO - Bob's Market and Greenhouses, Inc.	0.11%	None	None
David W. Thomas Westerville, Ohio USA	Former Chief Examiner, Ohio Division of Financial Institutions	Lead Director	Director (Ohio Valley Bank)	Former Chief Examiner, Ohio Division of Financial Institutions	0.11%	None	None
Steven B. Chapman Gallipolis, Ohio USA	Retired CPA	Director	Director (Ohio Valley Bank)	Retired CPA - Steven B. Chapman CPA	0.11%	None	Olive Street Group LLC (25%) Concerted Investments, Inc. (50%) Frenchtown Apartments Ltd. (50%) Gallia Manor Apartments, Ltd. (50%) French City Group (33.33%) Steven B. Chapman CPA (100%) State Street Management (100%) Regional Resources (50%) Brookside Apartments (100%) Cedarview Apartments (33.33%)
Brent A. Saunders Gallipolis, Ohio USA	Attorney	Director	Director (Ohio Valley Bank)	Attorney - Halliday, Sheets & Saunders; Chairman of the Board-Holzer Consolidated Health Systems	0.18%	None	Brent A. Saunders, Attorney at Law (100%) Halliday, Sheets & Saunders (50%)
Katrinka V. Hart-Harris Letart, West Virginia USA	N/A	Senior Vice President	Executive Vice President, Director of WV Operations and Special Projects (Ohio Valley Bank)	N/A	0.41%	None	None
Harold A. Howe Jackson, Ohio USA	Self Employed	Director	Director (Ohio Valley Bank)	self employed - real estate investment and rental property	0.41%	None	B & B Enterprises (90%) HOBA Enterprises, Inc. (50%)
Brent R. Eastman Gallipolis, Ohio USA	Business Owner	Director	Director (Ohio Valley Bank)	President, Co-Owner of Ohio Valley Supermarkets, Inc.	1.46%	None	Ohio Valley Supermarkets, Inc. (50%) Eastman Enterprises Limited Partnership (50%)
John G. Jones Jackson, Ohio USA	N/A	President, MBC and Director	President, MBC and Director (Ohio Valley Bank)	N/A	2.76%	None	The Jones Organization, LLC (33.33%)

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Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders **(CONTINUED)**
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) 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)
Larry E. Miller, II Crown City, Ohio USA	N/A	Chief Operating Officer and Secretary	Chief Operating Officer and Secretary (Ohio Valley Bank)	N/A	0.31%	None	None
Scott W. Shockey Gallipolis, Ohio USA	N/A	Senior Vice President and CFO	Executive Vice President and CFO (Ohio Valley Bank)	N/A	0.15%	None	None
Jeffrey E. Smith Gallipolis, Ohio USA	N/A	Chairman and Director	Chairman and Director (Ohio Valley Bank)	N/A	0.59%	None	None
Thomas E. Wiseman Gallipolis, Ohio USA	N/A	President, CEO and Director	President, CEO and Director (Ohio Valley Bank)	N/A	0.55%	None	Wiseman-Roach Development (50%)