

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
OF CLEVELAND

1 2014 FEB -3 P 12: 19

STATISTICS & ANALYSIS
DEPARTMENT



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

December 31, 2013

Month / Day / Year

I, William V. Busick

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.

Reporter's Name, Street, and Mailing Address

Powhatan Point Community Bancshares, Inc.

Legal Title of Holding Company

345 Highway 7, North - P.O. Box 147

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

Powhatan Point OH 43942

City State Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

William V. Busick President / CEO

Name Title

740-795- 5303

Area Code / Phone Number / Extension

740-795-4652

Area Code / FAX Number

fnbpp@1st.net

E-mail Address

William V. Busick President / CEO

Signature of Holding Company Director and Official

1/29/2014

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 2183886

C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

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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FR Y-6 Supplemental Report

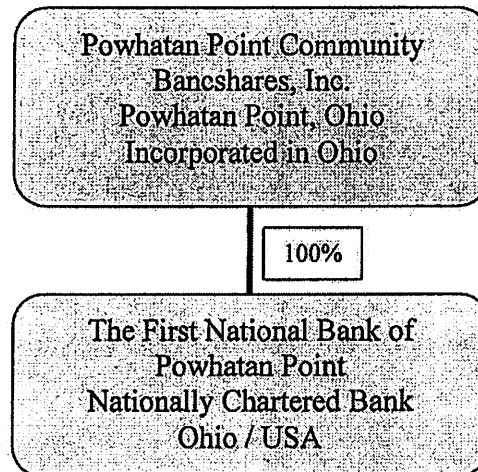
**Powhatan Point Community Bancshares, Inc.
345 Highway 7, North
Powhatan Point, Ohio 43942**

Fiscal Year Ending December 31, 2013

Report Item:

- 1(a). **Powhatan Point Community Bancshares, Inc. (the Bank Holding Company) is not required to prepare form 10K with SEC.**
- 1(b). **Powhatan Point Community Bancshares, Inc. does prepare an annual report for its shareholder. Enclosed are two copies of the annual report.**
- 2(a). **Organization Chart.**

Powhatan Point Community Bancshares, Inc. owns 100% of the voting stock of the First National Bank of Powhatan Point. The BHC does not have any other subsidiaries.



- 2(b). **2013 Depository Institution Branch Data Verification was previously submitted by e-mail on January 9, 2014.**
3. **Shareholders. See attached form.**
4. **Directors, Officers and Principal Security Holder. See attached form.**

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF POWHATAN POINT, THE (ID_RSSD: 138725). This depository institution is held by POWHATAN POINT COMMUNITY BANCSHARES, INC (2183886) of POWHATAN POINT, OH. The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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)	138725	FIRST NATIONAL BANK OF POWHATAN POINT, THE	345 HIGHWAY 7 NORTH	POWHATAN POINT	OH	43942	BELMONT	UNITED STATES	8482		FIRST NATIONAL BANK OF POWHATAN POINT, THE	138725	

Form FR Y-6

December 31, 2013

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 12-31-13.			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 12-31-13.		
(1)a Name & 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 & Address (City, State, Country)	(2)b Country of Citizenship or Incorporation	(2)c Number and Percentage of Each Class of Voting Securities
Kathryn B. Snively [REDACTED] Powhatan Point, Ohio [REDACTED] United States	USA	3,950 shares - 11.41% of Common Stock*	None		

* This is a percentage of the outstanding shares of 34,620.

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December 31, 2013

Report Item 4: Directors and Officers
(1) (2) (3)abc and (4)abc

(1) Name (City, State, Country)	(2) Principal Occupation if other than with the Bank Holding Company	(3)a Title & Position with the Bank Holding Company	(3)b Title & Position with Subsidiaries	(3)c Title & Position with other Businesses	(4)a Percentage of Voting Shares in the BHC*	(4)b Percentage of voting Shares in Subsidiaries	(4)c List names of other companies if 25% or more of voting securities are held.
H. Melvin Bigler, Jr. Powhatan Point, Ohio ██████████ (USA)	Retired Coal Mine Foreman	Director	Director	None	560 Shares 1.62%	None	None
William V. Busick Wheeling, WV ██████████ (USA)	Bank President	Director / President	Director / President	None	348 Shares 1.01%	None	None
Dennis D. Hendershot Powhatan Point, Ohio ██████████ (USA)	Excavation Company	Director	Director	1-CEO 2-President 3-President	1,650 Shares 4.77%	None	1-Ohio - WV Excavating, Co. 80% 2-HLC Trucking 50% 3-Hendershot Leasing 100%
Dr. Carl A. Novak, DDS Clarington, Ohio ██████████ (USA)	Dentist	Director / Vice President	Director	1-Owner	1,538 Shares 4.44%	None	1-Dr. Carl A. Novak, DDS
Theresa L. Stillion Powhatan Point, Ohio ██████████ (USA)	Vice President of Bank	Director / Secretary	Director / Secretary / Vice President	None	120 Shares 0.29%	None	None
Kathryn B. Snively Powhatan Point, Ohio ██████████ (USA)	Retired Banker	None	None	None	3,950 Shares 11.41%**	None	None

*percentage is based on outstanding shares (34,620), not the authorized.

** Kathryn B. Snively is not a director or officer of the bank holding company, information is provided because she is a "principal shareholder" of the bank holding company.