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)); Section 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.

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.

I, William G. Petroplus  
Name of the Holding Company Director and Official  
Interim President and 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 of Holding Company Director and Official  
03/25/2014  
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

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2013  
Month / Day / Year

Reported's Name, Street, and Mailing Address  
First West Virginia Bancorp, Inc.  
Legal Title of Holding Company  
1701 Warwood Ave.  
(Mailing Address of the Holding Company) Street / P.O. Box
Wheeling WV 26003  
City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Francie P. Reppy  
Name  
EVP, CFO, CAO  
Title
304-218-2420  
Area Code / Phone Number / Extension
304-218-2458  
Area Code / FAX Number
fpreppy@progbank.com  
E-mail Address
www.progbank.com  
Address (URL) for the Holding Company's web page

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, N.W., Washington, DC 20551. and to the Office of Management and Budget. Paperwork Reduction Project (7100-0297), Washington, DC 20503.
FIRST WEST VIRGINIA BANCORP, INC.
12/31/2013

ANNUAL REPORT OF BANK HOLDING COMPANIES
FORM FR Y-6
REPORT ITEMS

Report Item 1: Annual Reports to Shareholders
Completed Form 10-K to be filed with SEC by 3/31/2014

Report Item 2a: Organization Chart
See Exhibit I

Report Item 2b: Domestic Branch Listing
See Exhibit IV

Report Item 3: Securities holders
(1) List each securities holder, of record, that directly or indirectly owns, controls, or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company as of the fiscal year end of the bank holding company.

(2) List any securities holder not listed in section 3(1) above that owned or controlled 5 percent or more of any class of voting securities in the bank holding company during the fiscal year for which the report is being filed. In addition, list each person or entity that held options, warrants or other securities or rights that could have been converted into or exercised for voting securities, which, in their aggregate, and including voting securities held, would have equaled or exceeded 5 percent of any such class of voting securities.

See Exhibit II

Report Item 4: Insiders
List each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company.

See Exhibit III
First West Virginia Bancorp, Inc.
1701 Warwood Avenue
Wheeling, West Virginia 26003
Incorporated in West Virginia

100% Ownership

Progressive Bank, National Association
Wheeling, West Virginia 26003
Incorporated in West Virginia
### 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, insert, and enter ‘Add’ in the Data Action column and the opening or acquisition date in the Effective Date column.

If providing 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 FBFI contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FBFI 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://www.federalreserve.gov.

### Data Action Effective Date Branch Service Type Branch ID RSSD® Popular Name Street Address City State Zip Code County Country Fdic Leinunm® Office Number Head Office Head Office ID RSSD® Comments

<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 Leinunm®</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>6/12/2012</td>
<td>Full Service (Head Office)</td>
<td>600120</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>1701 WARAMOOD AVE</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>600120</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/12/2012</td>
<td>Full Service</td>
<td>219510</td>
<td>BELLAIRE OFFICE</td>
<td>426 4TH STREET</td>
<td>BELLAIRE</td>
<td>OH</td>
<td>43008</td>
<td>BELMONT</td>
<td>UNITED STATES</td>
<td>600120</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/12/2012</td>
<td>Full Service</td>
<td>3648850</td>
<td>BUCKHANNON OFFICE</td>
<td>600 LAFAYETTE AVENUE</td>
<td>BUCKHANNON</td>
<td>WV</td>
<td>26003</td>
<td>LUBECHE</td>
<td>UNITED STATES</td>
<td>35681</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/12/2012</td>
<td>Full Service</td>
<td>2693650</td>
<td>MOUNTAIN OFFICE</td>
<td>425 THIRD STREET</td>
<td>NEW MARTINSVILLE</td>
<td>WV</td>
<td>26155</td>
<td>WITTEN</td>
<td>UNITED STATES</td>
<td>272584</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/12/2012</td>
<td>Full Service</td>
<td>5982800</td>
<td>WELLSBURG OFFICE</td>
<td>744 CHARLES STREET</td>
<td>WELLSBURG</td>
<td>WV</td>
<td>26003</td>
<td>BROOKED</td>
<td>UNITED STATES</td>
<td>60226</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/12/2012</td>
<td>Full Service</td>
<td>2526820</td>
<td>WESTON OFFICE</td>
<td>100 MARKET PLACE MALL, SUITE 10</td>
<td>WESTON</td>
<td>WV</td>
<td>26411</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>260180</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>1127400</td>
<td>Full Service</td>
<td>1095 EAST BETHLEHEM BOULEVARD</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>136516</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>674205</td>
<td>Full Service</td>
<td>599200</td>
<td>WARMWOOD OFFICE</td>
<td>1701 WARMWOOD AVENUE</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>221476</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>674205</td>
<td>Full Service</td>
<td>105 NATIONAL ROAD</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>13451</td>
<td>PROGRESSIVE BANK, NATIONAL ASSOCIATION</td>
<td>600120</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ANNUAL REPORT OF BANK HOLDING COMPANIES
FORM FR Y-6
REPORT ITEMS

Report Item 3: Securities holders

List each securities holder, of record, that directly or indirectly owns, controls, or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company as of the fiscal year end of the bank holding company.

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name and Address</td>
<td>Country of Citizenship</td>
<td>No. of Shares</td>
<td>Percentage</td>
</tr>
<tr>
<td>Rosalie Dlesk Wheeling, WV (USA)</td>
<td>USA CITIZEN</td>
<td>200,229</td>
<td>11.65%</td>
</tr>
<tr>
<td>Laura G. Inman Wellsburg, WV (USA)</td>
<td>USA CITIZEN</td>
<td>135,199</td>
<td>7.87%</td>
</tr>
<tr>
<td>Cede &amp; Co. New York, NY (USA)</td>
<td>USA</td>
<td>1,197,471</td>
<td>69.67%</td>
</tr>
<tr>
<td>Wellington Management Company, LLP Boston, MA 02109 (USA)</td>
<td>USA</td>
<td>170,173</td>
<td>9.90%</td>
</tr>
</tbody>
</table>

Notes:

(1) Includes 22,713 shares owned by James C. Inman, Jr., her husband.

(2) Depository trust company that holds company shares in street name for brokerage firms and other financial institutions

(3) Includes all shares held for clients in capacity as Investment Adviser

Report Item 3 (2): List each securities holder not listed in 3(1)(a) through 3(1)(c) that owned or controlled 5% or more of any class of voting securities of the bank holding company during the fiscal year for which the report is being filed.

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name and Address</td>
<td>Country of Citizenship</td>
<td>No. of Shares</td>
<td>Percentage</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Report Item 4:** Insiders

List each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company.

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation/Title</th>
<th>Position/Title 1</th>
<th>Position/Title 2</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nada E. Beneke (USA)</td>
<td>Registered Sanitarian</td>
<td>Director and Assistant Secretary (Progressive Bank, N.A.)</td>
<td>N/A</td>
<td>2.21%</td>
</tr>
<tr>
<td>R. Clark Morton (USA)</td>
<td>Retired Attorney at Law</td>
<td>Director Chairman of the Board (Progressive Bank, N.A.)</td>
<td>Retired Partner, Herndon Morton, Herndon, and Yeager</td>
<td>3.67%</td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title and Position with Subsidiaries with Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Other Businesses (include names of Subsidiaries)</td>
<td>(3)(c) Percentage of Voting Shares in Bank Holding Company</td>
</tr>
<tr>
<td>----------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>William G. Petroplus</td>
<td>Attorney at Law</td>
<td>Director Interim President &amp; CEO</td>
<td>Director Interim President &amp; CEO (Progressive Bank, N.A.)</td>
<td>Member/Partner, Petroplus &amp; Gaudino, PLLC</td>
</tr>
<tr>
<td>Wheeling, WV (USA)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas L. Sable</td>
<td>Clerk/Treasurer Village of Bellaire</td>
<td>Director</td>
<td>Director (Progressive Bank, N.A.)</td>
<td>Managing Partner, Summit Atlantic Group, LLC</td>
</tr>
<tr>
<td>Bellaire, OH (USA)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laura Inman</td>
<td>N/A</td>
<td>Director</td>
<td>Director (Progressive Bank, N.A.)</td>
<td></td>
</tr>
<tr>
<td>Wellsburg, WV (USA)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>(2) Principal Name &amp; Address (City, State, Country)</td>
<td>(3)(a) Title and Position with Other Businesses (include names of Subsidiaries)</td>
<td>(3)(b) Title and Position with Subsidiaries</td>
<td>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
<td>----------------------------------------</td>
<td>-----------------------------------------------------------------</td>
</tr>
<tr>
<td>Rosalie Dlesk, Wheeling, WV (USA)</td>
<td>N/A</td>
<td>Director</td>
<td>Director (Progressive Bank, N.A.)</td>
<td>N/A</td>
</tr>
<tr>
<td>Francie P. Repp, Weirton, WV (USA)</td>
<td>N/A</td>
<td>Executive Vice President, Chief Administrative Officer, Chief Financial Officer, Treasurer and Director</td>
<td>Executive Vice President, Chief Administrative Officer, and Chief Financial Officer (Progressive Bank, N.A.)</td>
<td>N/A</td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal Occupation if other than with Bank Holding Company</td>
<td>Title and Position Title and Position with Subsidiaries Business (include names of Subsidiaries)</td>
<td>Percentage of Voting Shares in Bank Holding Company</td>
<td>(List names of companies (includes partnerships if 25% or more of voting securities are held) (List names of companies securities held)</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Brad D. Winwood</td>
<td>N/A Vice President, Chief Operations Officer, Investment Officer and Director</td>
<td>Senior Vice President, Chief Operations Officer, Investment Officer (Progressive Bank, N.A.)</td>
<td>N/A 0.01% None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

NOTE:
Gary W. Glassner, a director of First West Virginia Bancorp, Inc. (the "Company") and a director of the Company’s wholly owned subsidiary, Progressive Bank, N.A. (the "Bank") resigned as a director of the Company and the Bank effective November 12, 2013. Mr. Glassner’s resignation did not result from any disagreement with the Company or the Bank on any matter relating to the Company’s or the Bank’s operations, policies, or practices.

On December 21, 2013, the Board of Directors of the Company appointed Laura G. Inman and Rosalie J. Dlesk as directors of the Company effective December 21, 2013.