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.

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, Burl Wells Spurlock, President/CEO

Name 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

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: 1041043
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014

Month / Day / Year

NONE

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
First Prestonsburg Bancshares, Inc.

Legal Title of Holding Company
311 N Arnold Ave

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

Prestonsburg KY 41653

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robert R. Allen Secretary

Name Title

606-886-7210

Area Code / Phone Number / Extension
606-889-4936

Area Code / FAX Number
ralen@myfcbank.com

E-mail Address
N/A

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 6.25 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
Form FR Y-6
First Prestonsburg Bancshares, Inc.
Prestonsburg, Kentucky
Fiscal Year Ending December 31, 2014

Report Item

1:  a. The BHC is not required to prepare form 10K with the SEC.
1:  b. The BHC does not prepare an annual report for its shareholders. An annual audit report is prepared however, and copies are attached.

2a: Organizational Chart

First Prestonsburg BancShares, Inc.
Prestonsburg, KY 61-1020128
(incorporated in the State of Kentucky)

100%
The First Commonwealth Bank of Prestonsburg, Inc.
Prestonsburg, KY 61-0312465
(incorporated in the State of Kentucky)

2b:

3: Shareholders
(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

(1)(a)
Name & Address

(1)(b)
Country

(1)(c)
Number and Percentage of Voting Stock.

John A. Spurlock
Prestonsburg, KY
USA 12,464 – 15.51% Common Stock

Daniel W. Spurlock
DelRay Beach, FL
USA 14,126 – 17.58% Common Stock

Elizabeth Lambert
Prestonsburg, KY
USA 14,171 – 17.63% Common Stock

Burl W. Spurlock
Prestonsburg, KY
USA 14,728 – 18.33% Common Stock

3: Shareholders
(2)(a) (2)(b) (2)(c)
Name & Address
Country
Number and Percentage of Voting Stock.

None
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<th>FDIC UNICUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
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<td>311 NORTH ARNOLD AVE., PRESTONSBURG</td>
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<td>MARTIN BRANCH</td>
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<td>MAYO PLAZA BRANCH</td>
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<td>PIKEVILLE BRANCH</td>
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4: Directors and Officers

John A. Spurlock
Prestonsburg, KY
4(2) NA
Treasurer 12,464 – 15.51%
Common Stock

Daniel W. Spurlock
DelRay Beach, FL
4(2) Physician (MD)
Vice President 14,126 – 17.58%
Common Stock

Elizabeth Lambert
Prestonsburg, KY
4(2) NA
Vice President 14,171 – 17.63%
Common Stock
4(3)(b) Director, First Commonwealth Bank

Burl W. Spurlock
Prestonsburg, KY
4(2) NA
Chairman/President/CEO 14,728 – 18.33%
Common Stock
4(3)(b) Chairman of the Board, First Commonwealth Bank