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 6(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, William V. Busick
President / CEO
Name of the Holding Company Director and Official
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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year

N/A
Report’s Legal Entity Identifier (LEI) (20-character LEI code)

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)

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

inbop@1st.net
E-mail Address

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

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.

Public reporting burden for this information collection is estimated to vary from 1 to 10 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 NW, Washington, DC 20551 and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

10/2014
FR Y-6 Supplemental Report

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

Fiscal Year Ending December 31, 2014

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). 2014 Depository Institution Branch Data Verification was previously submitted by e-mail on January 8, 2015.

3. Shareholders. See attached form.

4. Directors, Officers and Principal Security Holder. See attached form.
This depository institution is held by POWHATAN POINT COMMUNITY RANCHares, INC. (218388) of POWHATAN POINT, OH.
The data are as of 03/31/2014. Data reflects information that was received and processed through 03/31/2014.

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 the information first became valid in the **Effective Date** column.

Close: If a branch location 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 the 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 UNNUM, Office Number, and ID: KSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID: KSID*</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 UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID: KSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>138725</td>
<td>FIRST NATIONAL BANK OF POWHATAN POINT, THE</td>
<td>453 HIGHWAY 7 NORTH</td>
<td>POWHATAN POINT</td>
<td>OH</td>
<td>43842</td>
<td>BERNINA</td>
<td>UNITED STATES</td>
<td>4410</td>
<td>FIRST NATIONAL BANK OF POWHATAN POINT, THE</td>
<td>138725</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6  
Powhatan Point Community Bancshares, Inc.  
Fiscal Year Ending December 31, 2014

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

<table>
<thead>
<tr>
<th>(1)a Name &amp; Address (City, State, Country)</th>
<th>(1)b Country of Citizenship or Incorporation</th>
<th>(1)c Number and Percentage of Each Class of Voting Securities</th>
<th>(2)a Name &amp; Address (City, State, Country)</th>
<th>(2)b Country of Citizenship or Incorporation</th>
<th>(2)c Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kathryn B. Snively</td>
<td>USA</td>
<td>3,950 shares - 8.78% of Common Stock*</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Powhatan Point, Ohio United States</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dennis D. Hendershot</td>
<td>USA</td>
<td>3,850 shares - 8.11% of Common Stock*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Powhatan Point, Ohio United States</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Carl A. Novak, DDS</td>
<td>USA</td>
<td>2,538 shares - 5.63% of Common Stock*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clarington, Ohio United States</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>James A Tonkovich</td>
<td>USA</td>
<td>3,000 shares - 7.11% of Common Stock*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shadyside, Ohio United States</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* This is a percentage of the outstanding shares of 45,005.
**Report Item 4: Directors and Officers**

<table>
<thead>
<tr>
<th>(1) Name</th>
<th>(2) Principal Occupation if other than with the Bank Holding Company</th>
<th>(3)a Title &amp; Position with the Bank Holding Company</th>
<th>(3)b Title &amp; Position with Subsidiaries</th>
<th>(3)c Title &amp; Position with other Businesses</th>
<th>(4)a Percentage of Voting Shares in the BHC*</th>
<th>(4)b Percentage of voting Shares in Subsidiaries</th>
<th>(4)c List names of other companies if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. Melvin Bigler, Jr.</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>None</td>
<td>560 Shares</td>
<td>1.24%</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Powhatan Point, Ohio</td>
<td>Coal Mine Foreman</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William V. Busick</td>
<td>Bank President</td>
<td>Director / President</td>
<td>Director / President</td>
<td>None</td>
<td>368 Shares</td>
<td>0.82%</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Wheeling, WV 26003</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(USA)</td>
</tr>
<tr>
<td>Dennis D. Hendershot</td>
<td>Excavation Company</td>
<td>Director</td>
<td>Director</td>
<td>1-CEO 2-President 3-President</td>
<td>3,650 Shares</td>
<td>8.11%</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Powhatan Point, Ohio</td>
<td></td>
<td></td>
<td></td>
<td>1-Ohio - WV Excavating, Co. 80% 2-HLC Trucking 60% 3-Hendershot Leasing 100%</td>
<td></td>
<td>(USA)</td>
</tr>
<tr>
<td>Dr. Carl A. Novak, DDS</td>
<td>Dentist</td>
<td>Director / Vice President</td>
<td>Director</td>
<td>1-Owner</td>
<td>2,538 Shares</td>
<td>5.63%</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Clarington, Ohio</td>
<td></td>
<td></td>
<td></td>
<td>1-Dr. Carl A. Novak, DDS</td>
<td>(USA)</td>
<td></td>
</tr>
<tr>
<td>Theresa L. Stillion</td>
<td>Vice President of Bank</td>
<td>Director / Secretary</td>
<td>Director / Secretary / Vice President</td>
<td>None</td>
<td>120 Shares</td>
<td>0.27%</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Powhatan Point, Ohio</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(USA)</td>
</tr>
<tr>
<td>Kathryn B. Snively</td>
<td>Retired</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>3,960 Shares</td>
<td>8.78%**</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Powhatan Point, Ohio</td>
<td>Banker</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(USA)</td>
</tr>
</tbody>
</table>

*Percentage is based on outstanding shares (46,006), 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.