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 officer 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, John D. Gandolfi
Name of the Holding Company Director and Official
Chairman
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
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
RISD ID 1188928
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year
549300GXK2PE8KP7HN90
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Community Bankers' Corporation
1271 Indian Springs Road, P. O. Box 130
(Mailing Address of the Holding Company) Street / P.O. Box
Indiana Pennsylvania 15701
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Trisha J. Brewer Treasurer
Name Title
724-464-2234
Area Code / Phone Number / Extension
724-349-1032
Area Code / FAX Number
tbrewer@marioncenterbank.com
E-mail Address

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:
☐ No

☐ 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."

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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
COMMUNITY BANKERS' CORPORATION  
1271 INDIAN SPRINGS ROAD  
P.O. BOX 130  
INDIANA, PENNSYLVANIA 15701 

Form FRY-6  
Fiscal Year Ending December 31, 2015 

Report Item 

1. 
   a. The BHC is not required to prepare form 10K with the SEC. 

1. 
   b. The BHC does prepare an annual report for its shareholders. Three copies of the 
      annual report will be mailed under separate cover. 

2. Organization Chart  
   Community Bankers’ Corporation (Incorporated in Pennsylvania)  
   LEI No. 549300GXXK2P88KP7HN90 

   The Holding Company owns 100% of the outstanding common stock of its subsidiary, 
   Marion Center Bank, Indiana, PA 15701. Community Bankers’ Corporation has only one 
   type of stock, common shares. (Incorporated in Pennsylvania) LEI No. N/A 

   The Holding Company owns 100% of Community Bankers Statutory Trust I, Indiana PA 
   15701. (Incorporated in Pennsylvania) LEI No. N/A 

   The Holding Company owns 100% of Community Bankers Statutory Trust II, Indiana 
   PA 15701. (Incorporated in Pennsylvania) LEI No. N/A 

Supplement to Organization Chart: 

2.a  N/A (Not applicable) 

2.b  Submitted early via e-mail on 1/25/16.
Results: A list of branches for your depository institution. MARION CENTER BANK (ID #RSSD 947525).
This depository institution is held by COMMUNITY BANKERS CORPORATION (1149026) of INDIANA, PA.
The data as of 12/31/2018. Data reflects information that was reviewed and processed through 12/31/2018.

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 requested, 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, review 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 not 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 signed 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-9 data requirements, you must also submit FR Y-9 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-9 report may be submitted in a bankers format or via the FR Y-10 Online application: https://www.federalreserve.gov.

* FDIC UNNIMS, Office Number, and ID #RSSD columns are for reference only. Verifications of these values are not required.

<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 UNNIMS*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID / RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
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<td>OK</td>
<td>Full Service</td>
<td>547525</td>
<td>INDIAN SPRINGS</td>
<td>INDIANA</td>
<td>1370 INDIAN SPRINGS ROAD</td>
<td>INDIANA</td>
<td>PA</td>
<td>13700</td>
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<td>UNITED STATES</td>
<td>547525</td>
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<td>123456</td>
<td>HILL RUN BRANCH</td>
<td>HILL RUN</td>
<td>322 EAST MAIN STREET</td>
<td>HILL RUN</td>
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<td>ERIE</td>
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<tr>
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<td>234567</td>
<td>CLIFFSBURG BRANCH</td>
<td>CLIFFSBURG</td>
<td>456 CLIFFSBURG STREET</td>
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<td>45678</td>
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<td>456789</td>
<td>BURDON SPRINGS OFFICE</td>
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<td>1234 BURDON SPRINGS OFFICE</td>
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<td>UNITED STATES</td>
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<td>OK</td>
<td>Full Service</td>
<td>098765</td>
<td>MARION CENTER BRANCH</td>
<td>MARION CENTER</td>
<td>501 MAIN STREET</td>
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<td>OK</td>
<td>Full Service</td>
<td>200987</td>
<td>FLINT SPRINGS OFFICE BRANCH</td>
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<td>678 FLINT SPRINGS OFFICE BRANCH</td>
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<td>FLINT SPRINGS OFFICE</td>
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<td>FLINT SPRINGS OFFICE</td>
<td>67890</td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6  
December 31, 2015

Report Item 3: Shareholders (Page 1 of 2)  
(1)(a)(1)(b)(1)(c)

| Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15 |
|-------------------------------------------------|--------------------------------------------------|--------------------------------------------------|
| (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 |
| CEDE & Co.  
New York, NY 10274 | USA | 347,779 – 17.91% Common Stock |
| Family Acting in Concert  
Theilma V. Oberlin, Trustee or Successor  
Trustee of the Thelma Oberlin Trust  
Punxsutawney, PA | USA | 91,795 – 4.39% Common Stock |
| Diane L. Oberlin, Trustee or Successor  
Trustee of the Diane Oberlin Trust  
Punxsutawney, PA | USA | 14,450 – 0.69% Common Stock |
| Diane L. Oberlin, Trustee or Successor  
Trustee of the Diane Oberlin Trust or Scott L. Vanderpool  
Punxsutawney, PA | USA | 785 – 0.04% Common Stock |
<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Scott L. Vanderpool or Diane Oberlin Trustee or Successor Trustee of the Diane Oberlin Trust Punxsutawney, PA</td>
<td>USA</td>
<td>8,355 – 0.40% Common Stock</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>115,385 – 5.51% Common Stock</strong></td>
</tr>
</tbody>
</table>

2(a) Thru 2(c) N/A (Not applicable)
### Report Item 4: Directors and Officers (Page 1 of 2) (1)(2)(3)(a)(b)(c) and (4)(a)(b)

<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company-Community Bankers' Corporation</th>
<th>(3)(b) Title &amp; Position with Subsidiary- Marion Center Bank</th>
<th>(3)(c) and (4)(c) Title &amp; Position with Other Businesses and Ownership</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dennis E. Bence</td>
<td>Coal Operator</td>
<td>Director</td>
<td>Director</td>
<td>Partner of Twinbrook Coal Company – 50% &amp; Proprietor Twinbrook Farms – 100%</td>
<td>.95%</td>
<td>0%</td>
</tr>
<tr>
<td>Marion Center, PA</td>
<td></td>
<td></td>
<td></td>
<td>Retired as VP of Business Development of Wilson Creek Energy, LLC – 0%</td>
<td>.43%</td>
<td>0%</td>
</tr>
<tr>
<td>Kerry Mears</td>
<td>Retired Coal Operator</td>
<td>Director</td>
<td>Director</td>
<td>Retired President &amp; CEO of The Home Nursing Agency – 0%</td>
<td>1.78%</td>
<td>0%</td>
</tr>
<tr>
<td>Marion Center, PA</td>
<td></td>
<td></td>
<td></td>
<td>County Executive Director of U.S. Department of Agriculture – 0%</td>
<td>.38%</td>
<td>0%</td>
</tr>
<tr>
<td>Robert Packer</td>
<td>President &amp; CEO</td>
<td>Director &amp; Vice Chairman</td>
<td>Director &amp; Vice Chairman</td>
<td>Owner/Operator of Lawer Enterprises – 100%</td>
<td>1.41%</td>
<td>0%</td>
</tr>
<tr>
<td>Clymer, PA</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charles R. Glasser</td>
<td>Farm Agency Director</td>
<td>Director</td>
<td>Director</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marion Center, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Michael J. Lawer</td>
<td>Owner/Operator</td>
<td>Director</td>
<td>Director</td>
<td>Owner/Operator of Gandolfi Tax Services, C.P.A. – 100%</td>
<td>2.27%</td>
<td>0%</td>
</tr>
<tr>
<td>Indiana, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John D. Gandolfi</td>
<td>Certified Public Accountant</td>
<td>Director &amp; Chairman</td>
<td>Director &amp; Chairman</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Timothy D. Burkett</td>
<td>Vice President &amp; General Manager</td>
<td>Director</td>
<td>Director</td>
<td>Vice President &amp; General Manager of R&amp;S Machine Co. Inc. – 100% &amp; Redstar Energy, LLC – 100%</td>
<td>.61%</td>
<td>0%</td>
</tr>
<tr>
<td>Punxsutawney, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Samuel H. Clark</td>
<td>Attorney</td>
<td>Director</td>
<td>Director</td>
<td>Attorney for Holsinger, Clark &amp; Armstrong – 0%</td>
<td>.24%</td>
<td>0%</td>
</tr>
<tr>
<td>Indiana, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CEDE &amp; Co.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>N/A</td>
<td>17.91%</td>
</tr>
<tr>
<td>New York, NY</td>
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</tbody>
</table>

**ALL IN USA**

(Continued)
<table>
<thead>
<tr>
<th>(1) Names &amp; Address</th>
<th>(2) Principal Occupation if other than with Bank Holding Company</th>
<th>(3)(a) Title &amp; Position with Bank Holding Company-Community Bankers' Corporation</th>
<th>(3)(b) Title &amp; Position with Subsidiary-Marion Center Bank</th>
<th>(3)(c) Title &amp; Position with Other Businesses</th>
<th>(4)(a) Percentage of Voting Shares in Bank Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>George P. Karlheim Northern Cambria, PA</td>
<td>N/A</td>
<td>President</td>
<td>President/Chief Executive Officer, Director</td>
<td>N/A</td>
<td>.63%</td>
<td>0%</td>
</tr>
<tr>
<td>Trisha J. Brewer Kittanning PA</td>
<td>N/A</td>
<td>Treasurer</td>
<td>Senior Vice President/Chief Financial Officer</td>
<td>N/A</td>
<td>.12%</td>
<td>0%</td>
</tr>
<tr>
<td>Anna M. Mano Marion Center, PA</td>
<td>N/A</td>
<td>Secretary</td>
<td>Executive Secretary</td>
<td>N/A</td>
<td>.02%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>ALL IN USA</strong></td>
<td></td>
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<td></td>
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</table>