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. §§ 246(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
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.

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
R SSD ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
DECEMBER 31, 2015
Month / Day / Year

Report's Name, Street, and Mailing Address
First Prestonburg Bancshares, Inc.
311 N Arnold Ave
Prestonburg, KY 41563

City
State
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robert R. Allen
606-886-2321/7210
Area Code / Phone Number / Extension
606-889-4936
Area Code / FAX Number
ralen@myfcbank.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:
☐ 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 5.26 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 FY-6  
First Prestonsburg Bancshares, Inc.  
Prestonsburg, Kentucky  
Fiscal Year Ending December 31, 2015

Report Item

1:
   a. The BHC has no URL.
   b. The BHC is not required to prepare form 10K with the SEC.
   c. 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  LEI is N/A unless otherwise noted

First Prestonsburg BancShares, Inc.
Prestonsburg, KY 61-1020128
(incorporated in the State of Kentucky)
BHC has no URL  
BHC has no LEI

100%
The First Commonwealth Bank of Prestonsburg, Inc.
Prestonsburg, KY 61-0312465
(incorporated in the State of Kentucky)
www.myfcb.com
FCB has no LEI

2b:

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Service Type</th>
<th>ID_RES D*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>FDIC UNICIUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Office RESD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>ok</td>
<td>Service (Head)</td>
<td>5168</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
<td>ARNOLD AVE</td>
<td>PRESTONSBURG</td>
<td>KY</td>
<td>41653</td>
<td>FLOYD</td>
<td>9/001</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
<td>5/168</td>
</tr>
<tr>
<td>ok</td>
<td>Full Service</td>
<td>30901</td>
<td>BETSY LAYNE BRANCH</td>
<td>HIGHWAY 23 SOUTH</td>
<td>BETSY LAYNE</td>
<td>KY</td>
<td>41605</td>
<td>FLOYD</td>
<td>10/091</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
<td>5/168</td>
</tr>
<tr>
<td>ok</td>
<td>Full Service</td>
<td>494779</td>
<td>INEZ BRANCH</td>
<td>INEZ ST</td>
<td>INEZ</td>
<td>KY</td>
<td>42224</td>
<td>MARTIN</td>
<td>Not Required</td>
<td>Not Required</td>
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<tr>
<td>ok</td>
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<td>47071</td>
<td>MARTIN BRANCH</td>
<td>243 MAIN ST</td>
<td>MARTIN</td>
<td>KY</td>
<td>42049</td>
<td>FLOYD</td>
<td>10/090</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
<td>5/168</td>
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<tr>
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<td>49441</td>
<td>MAYO PLAZA BRANCH</td>
<td>601 MAYO PLAZA</td>
<td>PAINEVILLE</td>
<td>KY</td>
<td>42040</td>
<td>JOHNSON</td>
<td>Not Required</td>
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<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
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<tr>
<td>ok</td>
<td>Full Service</td>
<td>494479</td>
<td>COAL RUN BRANCH</td>
<td>300 MAYO PLAZA</td>
<td>PIKEVILLE</td>
<td>KY</td>
<td>41001</td>
<td>PIKE</td>
<td>Not Required</td>
<td>Not Required</td>
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<tr>
<td>ok</td>
<td>Full Service</td>
<td>204900</td>
<td>PIKEVILLE BRANCH</td>
<td>202 CASSIDY BLVD</td>
<td>PIKEVILLE</td>
<td>KY</td>
<td>41001</td>
<td>PIKE</td>
<td>46451</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
<td>5/168</td>
</tr>
<tr>
<td>ok</td>
<td>Full Service</td>
<td>42250</td>
<td>NORTHSIDE BRANCH</td>
<td>800 NORTH LAKE DRIVE</td>
<td>PRESTONSBURG</td>
<td>KY</td>
<td>42653</td>
<td>FLOYD</td>
<td>10/090</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
<td>5/168</td>
</tr>
<tr>
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<td>Full Service</td>
<td>494480</td>
<td>MOUNTAIN PARKWAY BRANCH</td>
<td>MOUNTAIN PARKWAY</td>
<td>SALINERSVILLE</td>
<td>KY</td>
<td>41605</td>
<td>MAGOFFIN</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC., THE</td>
</tr>
</tbody>
</table>

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

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12/31/15.

<table>
<thead>
<tr>
<th>1(a) Name, 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 (Please include type of security.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELIZABETH J. LAMBERT (1)</td>
<td>Prestonsburg, KY</td>
<td>USA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>shares: 15,141 Ownership: 18.84%</td>
</tr>
<tr>
<td>BURL W. SPURLOCK (2)</td>
<td>Prestonsburg, KY</td>
<td>USA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>shares: 23,698 Ownership: 29.49%</td>
</tr>
<tr>
<td>DANIEL W. SPURLOCK (3)</td>
<td>DelRay Beach, Fl.</td>
<td>USA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>shares: 15,549 Ownership: 19.35%</td>
</tr>
<tr>
<td>BURL W. SPURLOCK II (4)</td>
<td>Prestonsburg, KY</td>
<td>USA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>shares: 5,299 Ownership: 6.59%</td>
</tr>
<tr>
<td>JOHN A. SPURLOCK (5)</td>
<td>Prestonsburg, KY</td>
<td>USA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>shares: 15,096 Ownership: 18.79%</td>
</tr>
</tbody>
</table>

(1) Included in Elizabeth J. Lambert % of ownership in the HC is 1.21% for the Elizabeth J Lambert Trust.

(2) Included in Burl Wells Spurlock % ownership in the HC is 9.95% for the Burl Wells Spurlock Revocable Trust & 1.21% for the Burl Wells Spurlock Trust.


(4) Included in Burl W Spurlock II % of ownership in the HC is 6.45% for the Burl. W. Spurlock II, Trust Under the Spurlock Family Trust.

(5) Included in John A. Spurlock % of ownership in the HC is 1.21% for the John A Spurlock Trust and 2.28% for the John A. Spurlock Family Trust, Jane Spurlock Trustee.

Securities holders 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 12/31/15. N/A
Form FR Y-6
First Prestonsburg Bancshares, Inc.
Prestonsburg, Kentucky
Fiscal Year Ending December 31, 2015

QUESTION 4

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, County</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other companies)</th>
<th>(4)(c) List Names of Other Companies (includes partnerships) if 25% or more of Voting Securities are Held (list names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOBBI L. ALLEN</td>
<td>Prestonsburg, KY</td>
<td>Vice President</td>
<td>SEVP, Chief Operating Officer, subsidiary TCB</td>
<td>Secretary, SEVP, Chief Operating Officer</td>
<td>N/A</td>
<td>109,221,00 shares 11.22%</td>
<td>Allen Bank Inc. 21.5% (4)</td>
</tr>
<tr>
<td>ELIZABETH LAMBERT</td>
<td>Prestonsburg, KY</td>
<td>N/A</td>
<td>Vice President</td>
<td>N/A</td>
<td>109,221,00 shares 11.22%</td>
<td>Allen Bank Inc. 21.5% (4)</td>
<td></td>
</tr>
<tr>
<td>HURDLE W. SPURLOCK</td>
<td>Prestonsburg, KY</td>
<td>N/A</td>
<td>President, CEO</td>
<td>Director, Board Chair</td>
<td>29,009,00 shares 3.09%</td>
<td>Allen Bank Inc. 21.5% (4)</td>
<td></td>
</tr>
<tr>
<td>DAVID W. SPURLOCK</td>
<td>Buffalo, NY</td>
<td>N/A</td>
<td>Vice President</td>
<td>N/A</td>
<td>19,322,00 shares 2.03%</td>
<td>Allen Bank Inc. 21.5% (4)</td>
<td></td>
</tr>
<tr>
<td>JUDY A. SPURLOCK</td>
<td>Prestonsburg, KY</td>
<td>N/A</td>
<td>Board Member</td>
<td>N/A</td>
<td>6,864,00 shares 0.70%</td>
<td>Allen Bank Inc. 21.5% (4)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>N/A</td>
<td></td>
<td></td>
<td>18,794,00 shares 1.97%</td>
<td>Allen Bank Inc. 21.5% (4)</td>
<td></td>
</tr>
</tbody>
</table>

Footnotes:
(1) Included in Elizabeth J. Lambert's ownership in the HC is 2.21% for the Elizabeth Lambert Trust.
(2) Included in Burt W. Spurlock's ownership in the HC is 9.55% for the Burt W. Spurlock Revocable Trust & 17.25% for the Burt W. Spurlock Trust.
(4) Included in Burt W. Spurlock's ownership in the HC is 6.40% for the Burt W. Spurlock Trust Under the Spurlock Family Trust.
(5) Included in John A. Spurlock's ownership in the HC is 3.2% for the John A. Spurlock Trust and 2.50% for the Jane A. Spurlock Family Trust, Jane Spurlock Trust.
(6) The holding company, First Prestonsburg Bancshares, Inc. (FPB) owns 100% of subsidiary First Commonwealth Bank (FCB). FPB's President/CEO Burt W. Spurlock represents FPB in one 100% of the FCB stock owned by parent FPB.