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. § 3108(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, Scott W. Shockey
Name of the Holding Company Director and Official
Senior Vice President and CFO
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 conformity 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

C.I.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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

December 31, 2015
Month / Day / Year
N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Ohio Valley Banc Corp.
420 Third Avenue
Galipolis OH 45631
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Melinda G. Spurlock Staff Accountant II
Name Title
740-446-2631 Area Code / Phone Number / Extension
740-441-9471 Area Code / FAX Number
mgspurlock@ovbc.com E-mail Address
www.ovbc.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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
1: **Annual Report to Shareholders**

The bank holding company prepares an annual report for its shareholders. One pdf copy of report is enclosed.

2a: **Organization Chart**

```
OHIO VALLEY BANC CORP.
Gallipolis, OH
Incorporated in Ohio

The Ohio Valley Bank Company
(LEI 549300JQST4VX22XJ495)
Gallipolis, OH
bank subsidiary
100%
Incorporated in Ohio

Ohio Valley Financial Services Agency, LLC.
Gallipolis, OH
insurance company
100% - managing
Incorporated in Ohio

Loan Central, Inc.
Gallipolis, OH
consumer finance company
100%
Incorporated in Ohio

OVBC Captive, Inc.
Las Vegas, NV
captive insurance company
100%
Incorporated in Nevada

Ohio Valley Statutory Trust III
Wilmington, DE
special purpose subsidiary
100%
Incorporated in Delaware
```

* Unless noted otherwise, all entities do not have an LEI

2b: **Domestic Branch Listing**

Domestic branch listing provided to the Federal Reserve Bank.
<table>
<thead>
<tr>
<th>Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>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 UNINUM*</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>Full Service</td>
<td>Head Office</td>
<td>498317</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>420 THIRD AVE</td>
<td>GALLIPOLIS</td>
<td>OH</td>
<td>45631</td>
<td>GALLIA</td>
<td>UNITED STATES</td>
<td>296</td>
<td>0</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>EASTERN AVENUE</td>
<td>27104062</td>
<td>EASTERN AVENUE BRANCH</td>
<td>2145 EASTERN AVENUE</td>
<td>GALLIPOLIS</td>
<td>OH</td>
<td>45631</td>
<td>GALLIA</td>
<td>UNITED STATES</td>
<td>181591</td>
<td>9</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>HOLZER OFFICE</td>
<td>3756139</td>
<td>HOLZER OFFICE</td>
<td>100 JACKSON PIKE</td>
<td>GALLIPOLIS</td>
<td>OH</td>
<td>45631</td>
<td>GALLIA</td>
<td>UNITED STATES</td>
<td>475511</td>
<td>22</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>JACKSON PIKE BRANCH</td>
<td>375715</td>
<td>JACKSON PIKE BRANCH</td>
<td>3635 STATE ROUTE 160</td>
<td>GALLIPOLIS</td>
<td>OH</td>
<td>45631</td>
<td>GALLIA</td>
<td>UNITED STATES</td>
<td>181587</td>
<td>2</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>MINI BANK BRANCH</td>
<td>3756120</td>
<td>MINI BANK BRANCH</td>
<td>437 FOURTH AVENUE</td>
<td>GALLIPOLIS</td>
<td>OH</td>
<td>45631</td>
<td>GALLIA</td>
<td>UNITED STATES</td>
<td>470642</td>
<td>23</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>JACKSON BRANCH</td>
<td>1878587</td>
<td>JACKSON BRANCH</td>
<td>738 EAST MAIN ST</td>
<td>JACKSON</td>
<td>OH</td>
<td>45604</td>
<td>JACKSON</td>
<td>UNITED STATES</td>
<td>269486</td>
<td>4</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>POMEROY BRANCH</td>
<td>3668112</td>
<td>POMEROY BRANCH</td>
<td>700 WEST MAIN STREET</td>
<td>POMEROY</td>
<td>OH</td>
<td>45769</td>
<td>MEIGS</td>
<td>UNITED STATES</td>
<td>181594</td>
<td>12</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>RIO GRANDE BRANCH</td>
<td>501712</td>
<td>RIO GRANDE BRANCH</td>
<td>27 NORTH COLLEGE AVE</td>
<td>RIO GRANDE</td>
<td>OH</td>
<td>45674</td>
<td>GALLIA</td>
<td>UNITED STATES</td>
<td>181586</td>
<td>1</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>WAVERLY BRANCH</td>
<td>1878578</td>
<td>WAVERLY BRANCH</td>
<td>507 WEST EMMIT AVENUE</td>
<td>WAVERLY</td>
<td>OH</td>
<td>45690</td>
<td>PIKE</td>
<td>UNITED STATES</td>
<td>269485</td>
<td>3</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>BARBOURSVILLE BRANCH</td>
<td>4842897</td>
<td>BARBOURSVILLE BRANCH</td>
<td>6431 US ROUTE 60 E</td>
<td>BARBOURSVILLE</td>
<td>WV</td>
<td>25504</td>
<td>CABELL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>MILTON BRANCH</td>
<td>8868337</td>
<td>MILTON BRANCH</td>
<td>280 EAST MAIN STREET</td>
<td>MILTON</td>
<td>WV</td>
<td>25541</td>
<td>CABELL</td>
<td>UNITED STATES</td>
<td>16195</td>
<td>15</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>POINT PLEASANT BRANCH</td>
<td>3669120</td>
<td>POINT PLEASANT BRANCH</td>
<td>328 WAND STREET</td>
<td>POINT PLEASANT</td>
<td>WV</td>
<td>25550</td>
<td>MASON</td>
<td>UNITED STATES</td>
<td>181592</td>
<td>10</td>
<td>OHIO VALLEY BANK COMPANY, THE</td>
<td>498317</td>
<td></td>
</tr>
<tr>
<td>(1)(a) Name and Address</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
<td>Shareholders 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 12-31-2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Morris and Dorothy Haskins Foundation, Inc. Bowling Green, KY</td>
<td>USA</td>
<td>266,972 - 6.5% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Names &amp; Address (City, State, Country)</td>
<td>(2) Principal Occupation if other than with Bank Holding Company</td>
<td>(3)(a) Title &amp; Position with Bank Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(4)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Bank Holding Company</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
<td>(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)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Anna P. Barmitz  
Letart, West Virginia  
USA | Treasurer and CFO  
Former Chief Examiner, Ohio Division of Financial Institutions  
Retired CPA  
Galipolis, Ohio  
USA | Director  
Director  
Retired CPA  
Director (Ohio Valley Bank) | Treasurer and CFO - Bob's Market and Greenhouses, Inc.  
Former Chief Examiner, Ohio Division of Financial Institutions  
Retired CPA - Steven B. Chapman CPA  
Director (Ohio Valley Bank) | 0.12%  
0.12%  
0.13% | None  
None  
None | Olive Street Group LLC (25%)  
Concord Investments, Inc. (50%)  
Frenchtown Apartments Ltd. (50%)  
Galia Manor Apartments, Ltd. (50%)  
French City Group (33.33%)  
Steven B. Chapman CPA (100%)  
State Street Management (100%)  
Regional Resources (50%)  
Brookside Apartments (100%)  
Cedarview Apartments (33.33%) | None |
| Brent A. Saunders  
Galipolis, Ohio  
USA | Attorney  
Senior Vice President  
self employed  
Jackson, Ohio  
USA | Director  
Executive Vice President, Director of WV Operations and Special Projects  
Director (Ohio Valley Bank) | Attorney - Halliday, Sheets & Saunders; President & CEO - Holzer Consolidated Health Systems  
N/A  
self employed - real estate investment and rental property | 0.20%  
0.43%  
0.45% | None  
None  
None | Brent A. Saunders, Attorney at Law (100%)  
Halliday, Sheets & Saunders (50%)  
B & B Enterprises (90%)  
HOBA Enterprises, Inc. (50%) |
| (1) Names & Address  
(City, State, Country) | (2) Principal Occupation if other than with Bank Holding Company | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of other businesses) | (4)(a) Percentage of Voting Shares in Bank Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c) List names of other companies (includes partnerships) if 20% or more of voting securities are held (List names of companies and percentage of voting securities held) |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Larry E. Miller, II</td>
<td>N/A</td>
<td>Chief Operating Officer and Secretary</td>
<td>N/A</td>
<td>N/A</td>
<td>0.33%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Crown City, Ohio</td>
<td>N/A</td>
<td>(Ohio Valley Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scott W. Shockey</td>
<td>N/A</td>
<td>Senior Vice President and CFO</td>
<td>N/A</td>
<td>Executive Vice President and CFO (Ohio Valley Bank)</td>
<td>0.15%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Gallipolis, Ohio</td>
<td>N/A</td>
<td>(Ohio Valley Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jeffrey E. Smith</td>
<td>N/A</td>
<td>Chairman and Director</td>
<td>N/A</td>
<td>Chairman and Director (Ohio Valley Bank)</td>
<td>0.65%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Gallipolis, Ohio</td>
<td>N/A</td>
<td>(Ohio Valley Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas E. Wiseman</td>
<td>N/A</td>
<td>President, CEO and Director</td>
<td>N/A</td>
<td>President, CEO and Director (Ohio Valley Bank)</td>
<td>0.58%</td>
<td>None</td>
<td>Wiseman-Roach Development (50%)</td>
</tr>
<tr>
<td>Gallipolis, Ohio</td>
<td>N/A</td>
<td>(Ohio Valley Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>