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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, William V. Busick
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 251, 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
08/08/2018

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.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2017

Month / Day / Year
N/A

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

Reporters' Name, Street, and Mailing Address
Powhatan Point Community Bancshares, Inc.
345 Highway 7 North - P.O. Box 147
(Mailing Address of the Holding Company) Street / P.O. Box
Powhatan Point Ohio 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
fbpp@1st.net
E-mail Address
N/A

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

Is confidential treatment requested for any portion of this report submission? .................. ☐ On No
1=Yes 0

In accordance with the General Instructions for this report (check only one),
1. a letter justifying this request is being provided along with the report .................. ☐
2. a letter justifying this request has been provided separately .............. ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

03/2018

Public reporting burden for this information collection is estimated to vary from 1.3 to 181 hours per response, with an average of 5.50 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.
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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12/2012
FR Y-6 Supplemental Report

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

Fiscal Year Ending December 31, 2017

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.

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). 2017 Depository Institution Branch Data Verification was previously submitted by e-mail on January 13, 2018.

3. Shareholders. See attached form.

4. Directors, Officers and Principal Security Holder. See attached form.
Dear [Name],

This is a letter issued by [Bank Name], located at [Address]. It is to inform you of the following:

- Effective Date: [Date]
- Branch Name: [Branch Name]
- Type of Branch: [Type]
- Service: [Service]
- Phone Number: [Phone Number]
- Website: [Website]
- Email: [Email]

Please note that this information is subject to change. If you have any questions, please contact us at [Contact Information].

Sincerely,

[Your Name]
[Bank Name]
Form FR Y-6  
Powhatan Point Community Bancshares, Inc.  
Fiscal Year Ending December 31, 2017

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

<table>
<thead>
<tr>
<th>Current securities holders with ownership, control or holdings of 5% or more with power to vote as 12-31-17.</th>
<th>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 12-31-17.</th>
</tr>
</thead>
</table>
| **(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 | **(2)a**  
Name & Address  
(City, State, Country) | **(2)b**  
Country of Citizenship or Incorporation | **(2)c**  
Number and Percentage of Each Class of Voting Securities |
| Kathryn B. Snively  
Powhatan Point, Ohio  
United States | USA | 3,950 shares - 8.73% of Common Stock* | None |
| Dennis D. Hendershot  
Powhatan Point, Ohio  
United States | USA | 3,750 shares - 7.10% of Common Stock* | None |
| Dr. Carl A. Novak, DDS  
Clarington, Ohio  
United States | USA | 2,918 shares - 5.53% of Common Stock* | None |
| James A Tonkovich  
Shadyside, Ohio  
United States | USA | 5,200 shares - 9.98% of Common Stock* | None |
| Lynda Hendershot  
Powhatan Point  
United States | USA | 4,100 shares - 7.75% of Common Stock* | None |

* This is a percentage of the outstanding shares of 52,805.
<table>
<thead>
<tr>
<th>Name</th>
<th>Principal Occupation if other than with the Bank Holding Company</th>
<th>Title &amp; Position with the Bank Holding Company</th>
<th>Title &amp; Position with The First National Bank of Powhatan Point</th>
<th>Title &amp; Position with other Businesses</th>
<th>Percentage of Voting Shares in the BHC</th>
<th>Percentage of voting Shares in Subsidiaries</th>
<th>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 1.06%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Powhatan Point, Ohio (USA)</td>
<td>Coal Mine Foreman</td>
<td></td>
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<tr>
<td>William V. Busick</td>
<td>Bank President</td>
<td>Director / President</td>
<td>Director / President</td>
<td>None</td>
<td>453 Shares 0.86%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Wheeling, WV (USA)</td>
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<tr>
<td>Dennis D. Hendershot</td>
<td>Excavation Company</td>
<td>Director</td>
<td>Director</td>
<td>1-CEO</td>
<td>3750 Shares 7.10%</td>
<td>None</td>
<td>1-Ohio - WV Excavating, Co. 80% 2-HLC Trucking 50% 3-Hendershot Leasing 100%</td>
</tr>
<tr>
<td>Powhatan Point, Ohio (USA)</td>
<td></td>
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<td></td>
<td>2-President</td>
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<td></td>
<td>3-President</td>
<td></td>
<td></td>
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<tr>
<td>Dr. Carl A. Novak, DDS</td>
<td>Dentist</td>
<td>Director / Vice President</td>
<td>Director</td>
<td>1-Owner</td>
<td>2918 Shares 5.52%</td>
<td>None</td>
<td>1-Dr. Carl A. Novak, DDS</td>
</tr>
<tr>
<td>Clarington, Ohio (USA)</td>
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<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>250 Shares 0.47%</td>
<td>None</td>
<td>None</td>
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*percentage is based on outstanding shares (52,805), not the authorized.