

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK
OF CLEVELAND
2014 APR -2 A 11:08
STATISTICS & ANALYSIS
DEPARTMENT

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 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

Vice President and Chief Financial Officer

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.

Scott W. Shockey

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.

2012436

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, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Ohio Valley Banc Corp.

Legal Title of Holding Company

420 Third Avenue

(Mailing Address of the Holding Company) Street / P.O. Box

Gallipolis

OH

45631

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Christopher S. Petro

AVP & Comptroller

Name

Title

740-446-2631

Area Code / Phone Number / Extension

740-441-9471

Area Code / FAX Number

cspetro@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:

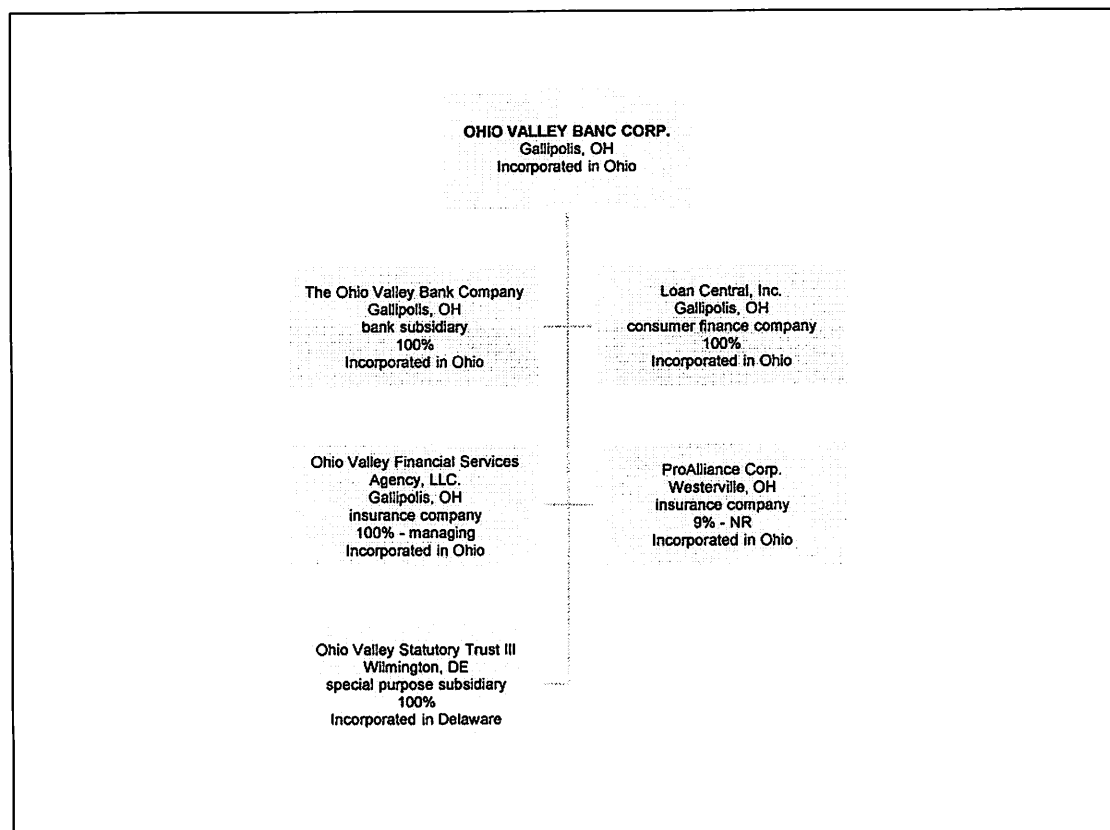
- ☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2013

Report Item**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, Ohio
Fiscal Year Ending December 31, 2013

Report Item 3: Shareholders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013			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 12-31-2013		
(1)(a) Name and 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 and Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Morris and Dorothy Haskins Foundation, Inc. Bowling Green, KY [REDACTED]	USA	265,972 - 6.5% Common Stock	None	None	None

Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Anna P. Barnitz Letart, West Virginia [REDACTED] USA	Treasurer and CFO	Director	Director (Ohio Valley Bank)	Treasurer and CFO - Bob's Market and Greenhouses, Inc.	0.10%	None	None
David W. Thomas Westerville, Ohio [REDACTED] USA	Former Chief Examiner, Ohio Division of Financial Institutions	Lead Director	Director (Ohio Valley Bank)	Former Chief Examiner, Ohio Division of Financial Institutions	0.12%	None	None
Steven B. Chapman Gallipolis, Ohio [REDACTED] USA	CPA	Director	Director (Ohio Valley Bank)	CPA - Steven B. Chapman CPA	0.08%	None	Olive Street Group LLC (25%) Concerted Investments, Inc. (50%) Gallia 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%)
Brent A. Saunders Gallipolis, Ohio [REDACTED] USA	Attorney	Director	Director (Ohio Valley Bank)	Attorney - Halliday, Sheets & Saunders; President & CEO - Holzer Consolidated Health Systems	0.18%	None	Brent A. Saunders, Attorney at Law (100%) Halliday, Sheets & Saunders (50%)
Katrinka V. Hart Gallipolis, Ohio	N/A	Senior Vice President, Chief Lending Officer	Executive Vice President and Chief Lending Officer (Ohio Valley Bank)	N/A	0.39%	None	None
Harold A. Howe Jackson, Ohio [REDACTED] USA	self employed	Director	Director (Ohio Valley Bank)	self employed - real estate investment and rental property	0.43%	None	B & B Enterprises (90%) HOBA Enterprises, Inc. (50%)

Ohio Valley Banc Corp.
Gallipolis, Ohio
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

(CONTINUED)

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
E. Richard Mahan Gallipolis, Ohio [REDACTED] USA	N/A	Senior Vice President, Special Assets	Executive Vice President, Special Assets (Ohio Valley Bank)	N/A	0.27%	None	None
Larry E. Miller, II Crown City, Ohio [REDACTED] USA	N/A	Senior Vice President and Secretary	Executive Vice President and Secretary (Ohio Valley Bank)	N/A	0.30%	None	None
Scott W. Shockey Gallipolis, Ohio [REDACTED] USA	N/A	Vice President and CFO	Senior Vice President and CFO (Ohio Valley Bank)	N/A	0.13%	None	None
Jeffrey E. Smith Gallipolis, Ohio [REDACTED] USA	N/A	Chairman and Director	Chairman and Director (Ohio Valley Bank)	N/A	0.62%	None	None
Lannes C. Williamson Southside, WV [REDACTED] USA	Retired President - L. Williamson Pallets, Inc.	Director	Director (Ohio Valley Bank)	Retired President - L. Williamson Pallets, Inc.	0.14%	None	None
Thomas E. Wiseman Gallipolis, Ohio [REDACTED] USA	N/A	President, CEO and Director	President, CEO and Director (Ohio Valley Bank)	N/A	0.53%	None	Wiseman-Roach Development (50%)

Results: A list of branches for your holding company: OHIO VALLEY BANC CORP. (2012436) of GALLIPOLIS, OH.
The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

SENT VIA EMAIL TO:
Structure@clev.frb.org
on 3/26/14

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 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 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 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 UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Action	Effective Date	Branch Service Type	ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	498317	OHIO VALLEY BANK COMPANY, THE	420 THIRD AVE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	296	0	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	2716042	EASTERN AVENUE BRANCH	2145 EASTERN AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	181591	9	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	2529000	FOODLAND BRANCH	236 SECOND AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	181588	6	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3756139	HOLZER OFFICE	100 JACKSON PIKE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	475511	22	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	379715	JACKSON PIKE BRANCH	3035 STATE ROUTE 160	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	181587	2	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3756120	MINI BANK BRANCH	437 FOURTH AVENUE	GALLIPOLIS	OH	45631	GALLIA	UNITED STATES	479642	23	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	1878587	JACKSON BRANCH	738 EAST MAIN ST.	JACKSON	OH	45640	JACKSON	UNITED STATES	269486	4	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3668102	POMEROY BRANCH	700 WEST MAIN STREET	POMEROY	OH	45769	MEIGS	UNITED STATES	181594	12	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	501712	RIO GRANDE BRANCH	27 NORTH COLLEGE AVE	RIO GRANDE	OH	45674	GALLIA	UNITED STATES	181586	1	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	2881995	SOUTH POINT BRANCH	354 PRIVATE DRIVE 288 STE 1	SOUTH POINT	OH	45680	LAWRENCE	UNITED STATES	181597	17	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	1878578	WAVERLY BRANCH	507 WEST EMMIT AVENUE	WAVERLY	OH	45690	PIKE	UNITED STATES	269485	3	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	2911034	HUNTINGTON BRANCH	3331 US ROUTE 60	HUNTINGTON	WV	25705	CABELL	UNITED STATES	430077	21	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	888637	MILTON BRANCH	280 EAST MAIN STREET	MILTON	WV	25541	CABELL	UNITED STATES	16195	15	OHIO VALLEY BANK COMPANY, THE	498317	
OK		Full Service	3668120	POINT PLEASANT BRANCH	328 VIAND STREET	POINT PLEASANT	WV	25550	MASON	UNITED STATES	181592	10	OHIO VALLEY BANK COMPANY, THE	498317	