

Board of Governors of the Federal Reserve System



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 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

William V. Busick President - CEO

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, top-tier savings and loan holding companies, and U.S. intermediate 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, 2016

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Powhatan Point Community Bancshares, Inc.

Legal Title of Holding Company

345 Highway 7 North - P.O. Box 147

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

Powhatan Point

OH

43492

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

fnbpp@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?

0=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."

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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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FR Y-6 Supplemental Report

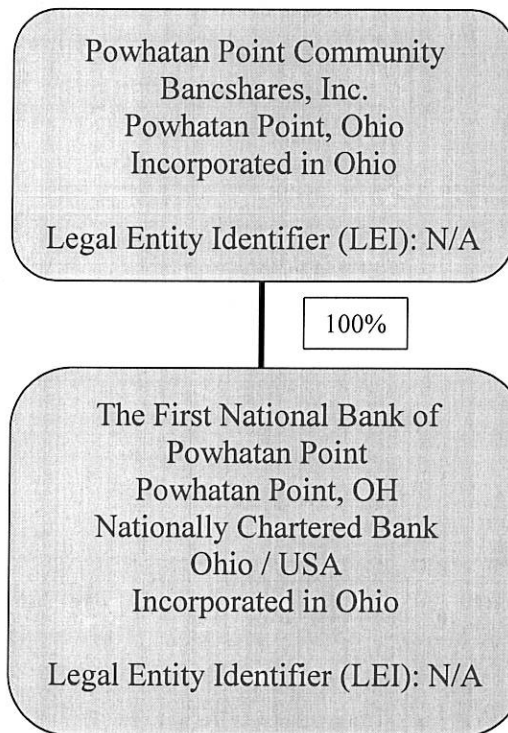
**Powhatan Point Community Bancshares, Inc.
345 Highway 7, North
Powhatan Point, Ohio 43942**

Fiscal Year Ending December 31, 2016

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). **2016 Depository Institution Branch Data Verification was previously submitted by e-mail on January 18, 2017.**
3. **Shareholders. See attached form.**
4. **Directors, Officers and Principal Security Holder. See attached form.**

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF POWHATAN POINT, THE (ID: RSSD: 138725). This depository institution is held by POWHATAN POINT COMMUNITY BANKSHARES, INC. (2189889) of POWHATAN POINT, OH. The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

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.

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FCID UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|--|---------------------|----------------|-------|----------|---------|---------------|--------------|----------------|--|----------------------|----------|
| OK | | Full Service (Head Office) | 138725 | FIRST NATIONAL BANK OF POWHATAN POINT, THE | 345 HIGHWAY 7 NORTH | POWHATAN POINT | OH | 43942 | BELMONT | UNITED STATES | 8482 | 0 | FIRST NATIONAL BANK OF POWHATAN POINT, THE | 138725 | |

Form FR Y-6
Powhatan Point Community Bancshares, Inc.
Fiscal Year Ending December 31, 2016

Report Item 3: Securities holders

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

| Current securities holders with ownership, control or holdings of 5% or more with power to vote as 12-31-16. | | | | 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 12-31-16. | |
|--|--|--|--|---|--|
| (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 | 3950 shares - 8.73% of Common Stock* | None | | |
| Dennis D. Hendershot Powhatan Point, Ohio United States | USA | 3,650 shares - 8.07% of Common Stock* | | | |
| Dr. Carl A. Novak, DDS Clarrington, Ohio United States | USA | 2,918 shares - 6.45% of Common Stock* | | | |
| James A Tonkovich Shadyside, Ohio United States | USA | 3,200 shares - 7.07% of Common Stock* | | | |
| * This is a percentage of the outstanding shares of 45,255. | | | | | |

Powhatan Point Community Bancshares, Inc.
Fiscal Year Ending December 31, 2016

Report Item 4: Directors and Officers

(1) (2) (3)abc and (4)abc

| (1) Name (City, State, Country) | (2) Principal Occupation if other than with the Bank Holding Company | (3)a Title & Position with the Bank Holding Company | (3)b Title & Position with Subsidiaries | (3)c Title & Position with other Businesses | (4)a Percentage of Voting Shares in the BHC* | (4)b Percentage of voting Shares in Subsidiaries | (4)c List names of other companies if 25% or more of voting securities are held. |
|--|--|--|--|--|--|--|---|
| H. Melvin Bigler, Jr. Powhatan Point, Ohio (USA) | Retired Coal Mine Foreman | Director | Director | None | 560 Shares 1.24% | None | None |
| William V. Busick Wheeling, WV [REDACTED] (USA) | Bank President | Director / President | Director / President | None | 453 1.00% | None | None |
| Dennis D. Hendershot Powhatan Point, Ohio (USA) | Excavation Company | Director | Director | 1-CEO 2-President 3-President | 3650 8.07% | None | 1-Ohio - WV Excavating, Co. 80% 2-HLC Trucking 50% 3-Hendershot Leasing 100% |
| Dr. Carl A. Novak, DDS Clarington, Ohio (USA) | Dentist | Director / Vice President | Director | 1-Owner | 2918 6.45% | None | 1-Dr. Carl A. Novak, DDS |
| Theresa L. Stillion Powhatan Point, Ohio (USA) | Vice President of Bank | Director / Secretary | Director / Secretary / Vice President | None | 200 Shares 0.27% | None | None |

*percentage is based on outstanding shares (45,255), not the authorized.