

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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SCS ADMINISTRATION

FEDERAL RESERVE BANK
OF CLEVELAND

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.

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.

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 G. Petroplus

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 G. Petroplus

Signature of Holding Company Director and Official

MARCH 14, 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.

1070336

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

December 31, 2017

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

First West Virginia Bancorp, Inc.

Legal Title of Holding Company

1701 Warwood Ave.

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

Wheeling

City

WV

State

26003

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Francie P. Reppy

EVP, CFO, CAO

Name

Title

304-218-2420

Area Code / Phone Number / Extension

304-218-2458

Area Code / FAX Number

fpreppy@progbank.com

E-mail Address

www.progbank.com

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."

FIRST WEST VIRGINIA BANCORP, INC.

12/31/2017

ANNUAL REPORT OF BANK HOLDING COMPANIES

FORM FR Y-6

REPORT ITEMS

Report Item 1: Annual Reports to Shareholders

The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. The annual report will be mailed upon completion at 03/31/18.

Report Item 2a: Organization Chart

See Exhibit I

Report Item 2b: Domestic Branch Listing

See Exhibit IV;
also submitted via e-mail 03/20/18

Report Item 3: Securities holders

(1) List each securities holder, of record, that directly or indirectly owns, controls, or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company as of the fiscal year end of the bank holding company.

See Exhibit II

(2) List any securities holder not listed in section 3(1) above that owned or controlled 5 percent or more of any class of voting securities in the bank holding company during the fiscal year for which the report is being filed. In addition, list each person or entity that held options, warrants or other securities or rights that could have been converted into or exercised for voting securities, which, in their aggregate, and including voting securities held, would have equaled or exceeded 5 percent of any such class of voting securities.

See Exhibit II

Report Item 4: Insiders

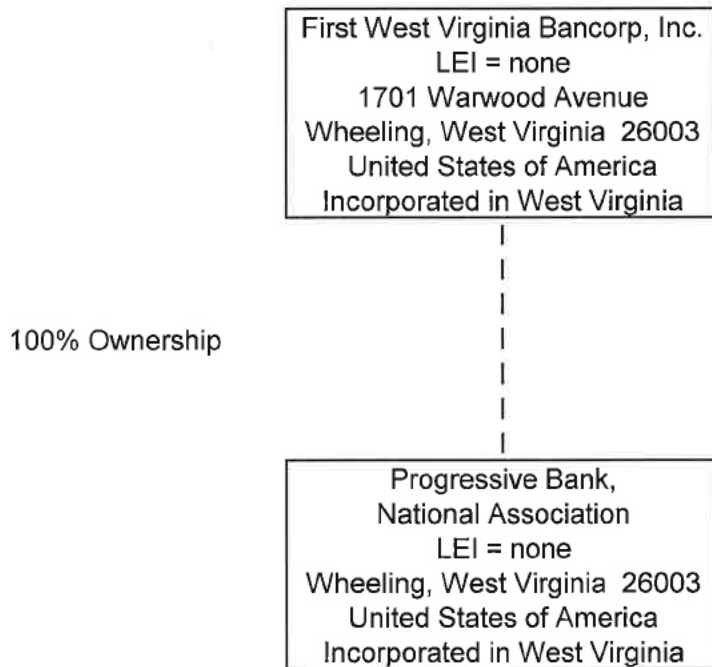
List each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company.

See Exhibit III

ANNUAL REPORT OF BANK HOLDING COMPANIES
FORM FR Y-6 2017
REPORT ITEMS

Report Item 2a:

Organizational Chart



**ANNUAL REPORT OF BANK HOLDING COMPANIES
FORM FR Y-6 2017
REPORT ITEMS**

Report Item 3:**Securities holders****Report Item 3 (1) :**

List each securities holder, of record, that directly or indirectly owns, controls, or holds with power to vote 5 percent or more of any class of voting securities of the bank holding company as of the fiscal year end of the bank holding company.

(1)(a) <u>Name and Address</u>	(1)(b) <u>Country of Citizenship</u>	(1)(c) <u>No. of Shares</u>	(1)(c) <u>Percentage</u>
Rosalie Dlesk Wheeling, WV (USA)	USA CITIZEN	190,674	11.09%
Laura G. Inman Wellsburg, WV (USA)	USA CITIZEN	135,198 (1)	7.87% (1)
Cede & Co. New York, NY (USA)	USA	1,473,118 (2)	85.71% (2)

Notes:

- (1) Includes 22,713 shares owned by James C. Inman, Jr., her husband.
- (2) Depository trust company that holds company shares in street name for brokerage firms and other financial institutions

Report Item 3 (2):

List each securities holder not listed in 3(1)(a) through 3(1)(c) that owned or controlled 5% or more of any class of voting securities of the bank holding company during the fiscal year for which the report is being filed.

(2)(a) <u>Name and Address</u>	(2)(b) <u>Country of Citizenship</u>	(2)(c) <u>No. of Shares</u>	(2)(c) <u>Percentage</u>
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None

**ANNUAL REPORT OF BANK HOLDING COMPANIES
FORM FR Y-6 2017
REPORT ITEMS**

Report Item 4:**Insiders**

List each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and 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)
Johathan Bedway Belmont, OH (USA)	President of Bedway Development Corporation	Director	Director (Progressive Bank, N.A.)	President of Bedway Development Corporation	0.01%	None	Bedway Development Corporation 100% interest
				President of Double J Real Estate LLC (Corp)			Double J Real Estate, LLC 50% interest
				President of Bedway Group, Inc.			Bedway Group, Inc. 100% interest
				President of Bedway Realty (Corp)			Bedway Realty 100% interest
				President of Bedway Land & Minerals (S-Corp)			
				President of Groway, LLC.			Groway, LLC 100% interest
				President of Board of Trustees of Wheeling Country Day School			

ANNUAL REPORT OF BANK HOLDING COMPANIES
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REPORT ITEMS

Report Item 4:	Insiders (Continued)						(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)
(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and Postion 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)	
Nada E. Beneke Wheeling, WV (USA)	Retired; Former Sanitarian, Ohio County Health Dept	Director and Assistant Secretary	Director & Assistant Secretary (Progressive Bank, N.A.)	N/A	2.21%	None	N/A
Clyde Campbell Wheeling, WV (USA)	Retired; Former President of West Liberty State College	Director	Director (Progressive Bank, N.A.)	N/A	0.66%	None	N/A
Rosalie Dlesk Wheeling, WV (USA)	N/A	Director	Director (Progressive Bank, N.A.)	President of Dlesk, Inc. President of Ohio Valley Carpeting, Inc. President of Dlesk Realty & Investment Co.	11.09%	None	Dlesk, Inc. 100% interest Ohio Valley Carpeting, Inc. 100% interest Dlesk Realty & Investment Co. 100% interest

ANNUAL REPORT OF BANK HOLDING COMPANIES
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Report Item 4: Insiders (Continued)							
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Robert J. Fitzsimmons Wheeling, WV (USA)	Attorney-at-Law	Director	Director (Progressive Bank, N.A.)	Member of Fitzsimmons Law Firm PLLC	0.15%	None	Fitzsimmons Law Firm PLLC 33.30% interest
				Member of RCK 1 Group, LLC			RCK 1 Group, LLC 33.30% interest
				Member of RCK 2 Group, LLC			RCK 2 Group, LLC 33.30% interest
				Member of B.O.T., LLC			

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Report Item 4: Insiders (Continued)

								(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)
(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and Postion 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)		
Joseph Menendez Moundsville, WV (USA)	C.P.A.	Director	Director (Progressive Bank, N.A.)	CFO and member of DM Hydraulic & Industrial Services, LLC	0.16%	None	DM Hydraulic & Industrial Services, LLC 50% partnership	
				CFO and member of Greasy lake, LLC			Greasy Lake, LLC 50% partnership	
				CFO of Oglebay Institute				

ANNUAL REPORT OF BANK HOLDING COMPANIES
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REPORT ITEMS

Report Item 4: Insiders (Continued)

(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)							
(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and Postion 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)	
Roberta Robinson Olejasz Wheeling, WV (USA)	Vice President of Bob Robinson Chevrolet, Buick, GMC, Cadillac, Inc.	Director	Director (Progressive Bank, N.A.)	Dealer, Operator, and Finance Manager of Bob Robinson Chevrolet, Buick, GMC, Cadillac, Inc.	0.17%	None	Bob Robinson Chevrolet, Buick, GMC, Cadillac, Inc. 35% interest
				Member of R and M LLC			R and M LLC 100% interest
				Member Bert LLC			Bert, LLC 49% interest
				Vice President JAR (Corp)			JAR (Corp) 50% interest
				Director of JSR (Corp)			
				Agent of ROR LLC			ROR,LLC. 33.3% interest
				Director of West Virginia Automobile and Truck Dealers Association			

ANNUAL REPORT OF BANK HOLDING COMPANIES
FORM FR Y-6 2017
REPORT ITEMS

Report Item 4: Insiders (Continued)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and Postion 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)
(continued from previous page) Roberta Robinson Olejasz Wheeling, WV (USA)				Member of Visiting Committee of West Virginia University College of Business and Economics Board Member of Wheeling Chamber of Commerce			
William G. Petroplus Wheeling, WV (USA)	Attorney at Law	Director, President, & CEO	Director President & CEO (Progressive Bank, N.A.)	Member/Partner, Petroplus & Gaudino, PLLC Manager, GWP Realty, LLC	0.49%	None	Petroplus & Gaudino 50% interest GWP Realty, Inc. 100% interest

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Report Item 4: Insiders (Continued)							
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Francie P. Reppy Weirton, WV (USA)	N/A	Executive Vice President, Chief Administrative Officer, Chief Financial Officer, Treasurer and Director	Executive Vice President, Chief Administrative Officer, and Chief Financial Officer (Progressive Bank, N.A.)	N/A	0.11%	None	N/A
Thomas L. Sable Bellaire, OH (USA)	Clerk/Treasurer Village of Bellaire	Director	Director (Progressive Bank, N.A.)	Owner and Managing Partner, Summit Atlantic Group, LLC Clerk/Treasurer Village of Bellaire General Manager of Industrial, Commercial, Residential Equipment Rental & Supply, LLC	0.65%	None	Summit Atlantic Group, LLC 50% interest 50% interest spouse

ANNUAL REPORT OF BANK HOLDING COMPANIES
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Report Item 4: Insiders (Continued)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and Postion 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)
Brian Schambach Glen Dale, WV (USA)	President of BlueChem Chemical District Account manager for Chemetell Corp	Director	Director (Progressive Bank, N.A.)	President of BlueChem Chemical District Account manager for Chemetell Corp President of TCTQ	0.03%	None	BlueChem Chemical 100% interest TCTQ-100% interest
Brad D. Winwood Weirton, WV (USA)	N/A	Vice President , Chief Operations Officer, Investment Officer and Director	Senior Vice President, Chief Operations Officer, and Investment Officer (Progressive Bank, N.A.)	N/A	0.01%	None	N/A

Exhibit IV

Results: A list of branches for your depository institution: PROGRESSIVE BANK, NATIONAL ASSOCIATION (ID_RSSD: 600129). This depository institution is held by FIRST WEST VIRGINIA BANCORP, INC. (1070336) of WHEELING, WV. The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	600129	PROGRESSIVE BANK, NATIONAL ASSOCIATION	1701 WARWOOD AVE	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	239510	BELLAIRE OFFICE	426 34TH STREET	BELLAIRE	OH	43906	BELMONT	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	3668362	BUCKHANNON OFFICE	WEST MAIN STREET & LOCUST STREET	BUCKHANNON	WV	26201	UPSHUR	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	2999630	MOUNDSVILLE OFFICE	809 LAFAYETTE AVENUE	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	3003543	NEW MARTINSVILLE OFFICE	425 THIRD STREET	NEW MARTINSVILLE	WV	26155	WETZEL	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	598329	WELLSBURG OFFICE	744 CHARLES STREET	WELLSBURG	WV	26070	BROOKE	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	3127430	BETHLEHEM OFFICE	1090 EAST BETHLEHEM BOULEVARD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	599924	WARWOOD OFFICE	1701 WARWOOD AVENUE	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	
OK		Full Service	674625	WOODSDALE OFFICE	1875 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	PROGRESSIVE BANK, NATIONAL ASSOCIATION	600129	