

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 01 RECD

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.

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.

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.

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

December 31, 2013

Month / Day / Year

I, **Gary L. Tice**

Reporter's Name, Street, and Mailing Address

TGR Financial, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

Chairman & CEO

3560 Kraft Road

Title of the Holding Company Director and Official

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

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.

Naples

FL

34105

City

State

Zip Code

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.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Philip Nemni

SVP & Treasurer

Name

Title

239-325-5657

Area Code / Phone Number / Extension

239-325-5691

Area Code / FAX Number

philipnemni@fnbofgc.com

E-mail Address

Signature of Holding Company Director and Official

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

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.

4360113

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

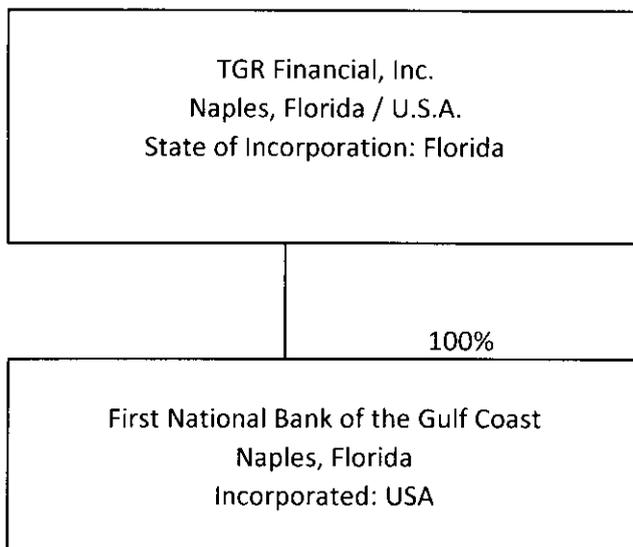
FORM FR Y-6

Item 2a

TGR FINANCIAL, INC.

NAPLES, FLORIDA

FISCAL YEAR ENDING DECEMBER 31, 2013



TGR FINANCIAL, INC.
 NAPLES, FLORIDA
 FISCAL YEAR ENDING DECEMBER 31, 2013

FORM FR Y-6
 Item 2b

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
Change	10/26/2010	Non-branch (Head Office)	3591282	FIRST NATIONAL BANK OF THE GULF COAST	3560 KRAFT ROAD	NAPLES	FL	34105	COLLIER	UNITED STATES	455602		FIRST NATIONAL BANK OF THE GULF COAST	3591282	Administrative offices only. No deposits accepted.
OK		Full Service	3732290	MARCO BRANCH	690 BALD EAGLE DRIVE	MARCO ISLAND	FL	34145	COLLIER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF THE GULF COAST	3591282	
OK		Full Service	3977523	ANCHOR RODE BRANCH	811 ANCHOR RODE DRIVE	NAPLES	FL	34103	COLLIER	UNITED STATES	510625		FIRST NATIONAL BANK OF THE GULF COAST	3591282	
OK		Full Service	4421733	CREEKSIDE BRANCH	1280 CREEKSIDE STREET, UNIT 104	NAPLES	FL	34108	COLLIER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF THE GULF COAST	3591282	
OK		Full Service	4457527	PINE RIDGE BRANCH	3580 PINE RIDGE ROAD	NAPLES	FL	34109	COLLIER	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF THE GULF COAST	3591282	

FORM FR Y-6

TGR FINANCIAL, INC.
 NAPLES, FLORIDA
 FISCAL YEAR ENDING DECEMBER 31, 2013

Item 3

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013			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 12-31-2013		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage Each Class of Voting Securities
John Rodgers, L.P. c/o Constitution Capital Partners, LLC Andover, MA, USA	U.S.A.	1,326,625 9.26%	N/A		
Endicott Group New York, NY, USA	U.S.A.	1,326,625 9.26%			
GMT Capital Group Atlanta, GA, USA	U.S.A.	1,494,943 10.43%			
Lightyear Group New York, NY, USA	U.S.A.	1,431,734 9.99%			

TGR FINANCIAL, INC.
NAPLES, FLORIDA
FISCAL YEAR ENDING DECEMBER 31, 2013

Item 4

Report Item 4: Insiders

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

(1) Name, 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 name 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)
Thomas G. Brewer Edmond, OK, USA	Retail & Wholesale Carpet Business Owner	Director	N/A	Founder & Owner The Brewer Flooring Group	0.55%	N/A	Brewer Carpet & Design Center, Inc. 65% Mega Properties, Inc 75% Stone Mountain of Oklahoma City, LLC 67.5% ToBor, LLC 75.30% Floors Now, LLC 51.22% Westhill Properties, LLC 51.22% TRS Investments 75% ProSource of Oklahoma City, Inc. 33.33% ProSource of Oklahoma City Properties 33.34% CGT Wholesale Flooring, LLC 33.34% Brewer Carpet One of Sarasota, LLC 51.20% Short's Brewer Carpet One, LLC 56.25% Tolo, Inc 75% Jokama Wholesale Flooring, LLC 33% B&B Florida Flooring, LLC 25.6%
Adam D. Compton Atlanta, GA, USA	Head GMT Capital Corporation	Director	Director First National Bank of the Gulf Coast	Board Member: Alico, Inc of Florida	10.43%	N/A	N/A
Robert M. Feerick Naples, FL, USA	Chairman Horizon Partners, Ltd	Director	N/A	Director: Karl's Event Services Groeb Farms, Inc. Climax Portable Machine Tools, Inc. Xymox Technologies, Inc.	0.54%	N/A	Horizon Partners, Ltd 100%
John J. Guinee Andover, MA, USA	Managing Partner Constitution Capital Partners, LLC	Director	N/A	N/A	9.26%	N/A	N/A
Michael J. Kerschner Tiffin, OH, USA	Retired	Director	Director First National Bank of the Gulf Coast	Committee Member: St. Mary's Church	0.55%	N/A	Gillmor Financial Services, Inc. 71% K-S Realty 50% MJK Enterprises, LLC 100%

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Report Item 4: Insiders
(1)(2)(3)(a)(b)(c) and 4(a)(b)(c)

(1) Name, 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 name 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)
Bradford B. Kopp Delray Beach, FL, USA	Self Employed Consultant Senior Advisor to Lightyear Capital, LLC	Director	Director First National Bank of the Gulf Coast	N/A	9.99%	N/A	N/A
Dianne Gillmor Krumsee Powell, OH, USA	Chairman & Owner Gillmor Financial Services	Director	N/A	Chairman, The Old Fort Banking Company Trustee, The Paul M & Lucy J Gillmor Charitable Foundation	2.23%	N/A	Gillmor Financial Services 36.55%
James S. Lindsay Naples, FL, USA	Realtor	Director	Director First National Bank of the Gulf Coast	Self-Employed	0.77%	N/A	Dor-J's LLC 26%
Edward J. Mace Naples, FL, USA	Chief Operating Officer Ribek Corporation	Director	Director First National Bank of the Gulf Coast	Sole Proprietor: Edward J Mace Certified Public Accountant	1.16%	N/A	Edward J Mace, CPA 100%
Judy R. Miller Fostoria, OH, USA	VP & Co-Owner Roppe Holding Company	Director	N/A	Board Member: Greater Fostoria Community Foundation Ritz Theatre Board Ohio State Republican Central Committee Hancock County Blanchard Valley Port Authority	3.33%	N/A	Fostoria Focus/Findlay Now 51% J.R. Miller Management, Ltd. 100% J.R. Miller Investments, Ltd. 100%
Robert T. Reichert Windermere, FL, USA	Chief Administrative Officer First National Bank of the Gulf Coast	SEVP & Chief Admin. Officer	SEVP & Chief Administrative Officer First National Bank of the Gulf Coast		0.56%	N/A	N/A
Garrett S. Richter Naples, FL, USA	President First National Bank of the Gulf Coast	Director & President	Director & President First National Bank of the Gulf Coast	Florida State Senator, District 21	1.09%	N/A	N/A
Gary L. Tice Naples, FL, USA	Chief Executive Officer First National Bank of the Gulf Coast	Chairman & Chief Executive Officer	Chairman & Chief Executive Officer First National Bank of the Gulf Coast	Director: Federal Reserve Bank of Atlanta The Greater Naples Chamber of Commerce	1.77%	N/A	ProSource of Oklahoma City 33% ProSource Properties of Oklahoma City 33% Roy Tice Enterprises 100% Jokama Wholesale Flooring 33% CGT Wholesale Flooring 33%
Rob Usdan New York, NY, USA	Principal & Co-Founder The Endicott Group	Director	N/A	N/A	9.26%	N/A	N/A