

WAR 30 REC'D

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)); 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.

I, Richard H. Lee

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.

Richard H. Lee

Signature of Holding Company Director and Official

3/24/2015

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 2958341
C.I. _____

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

December 31, 2014

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Citizens Bancorp of Oviedo, Inc.

Legal Title of Holding Company

156 Geneva Dr.

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

Oviedo

FL

32765

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Marie Taylor

Treasurer

Name

Title

407-365-6611

Area Code / Phone Number / Extension

407-365-6619

Area Code / FAX Number

mtaylor@mycbfl.com

E-mail Address

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

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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Physical Location (if different from mailing address)

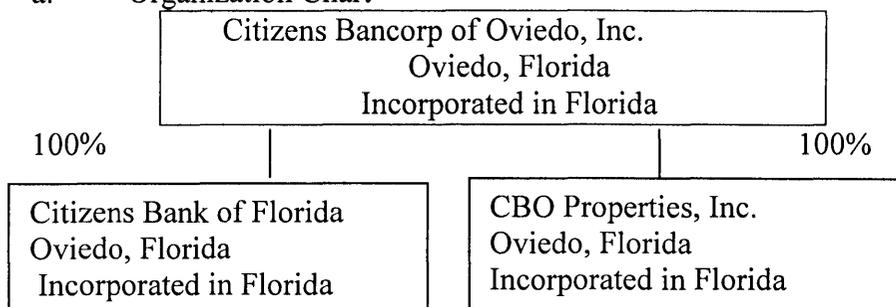
Form FR Y-6

Citizens Bancorp of Oviedo, Inc.
Oviedo, Florida
Fiscal Year Ending December 31, 2014

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders. Two copies attached.

- 2: a. Organization Chart



- 2: b. Report submitted via e-mail on 03/12/14 to structure2@atl.frb.org.

Results: A list of branches for your holding company: CITIZENS BANCORP OF OVIEDO, INC. (2958347) of OVIEDO, FL. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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)	131034	CITIZENS BANK OF FLORIDA	156 GENEVA DRIVE	OVIEDO	FL	32765	SEMINOLE	UNITED STATES	10611		0	CITIZENS BANK OF FLORIDA	131034
ok		Full Service	3921861	LONGWOOD BRANCH	410 S. MYRTLE STREET	LONGWOOD	FL	32750	SEMINOLE	UNITED STATES	473725		6	CITIZENS BANK OF FLORIDA	131034
ok		Limited Service	3722938	MALL BRANCH	8305 RED BUD LAKE ROAD	OVIEDO	FL	32765	SEMINOLE	UNITED STATES	Not Required	Not Required		CITIZENS BANK OF FLORIDA	131034
ok		Full Service	3722947	RED BUG BRANCH	8305 RED BUG LAKE ROAD	OVIEDO	FL	32765	SEMINOLE	UNITED STATES	363464		4	CITIZENS BANK OF FLORIDA	131034
ok		Full Service	3631843	WINTER PARK BRANCH	7250 ALOMA AVENUE	WINTER PARK	FL	32792	ORANGE	UNITED STATES	468302		5	CITIZENS BANK OF FLORIDA	131034

Form FR Y-6

31-Dec-14

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

(1) Names & addresses City, State, Country	(2) Principal Occupation if other than with BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with subsidiaries	(3)(c) Title/Position with other businesses	(4)(a) Percentage of voting shares in Bank Holding Co	(4)(b) Percentage of voting shares in subsidiaries	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and % of voting sec. Held
Bernard O. Blackwood Oviedo, Florida USA	Construction	Director	Director of all Subsidiaries	President Blackwood Construction	1.58%	0	Blackwood Construction 50%
Richard H. Lee Oviedo, Florida USA	None	President/CEO	President-Citizens Bank of Florida President-CBO Properties, Inc. Director-Citizens Financial Part., Inc.	None	1.47%	0	Lee Farms LLC 55%
Anna Ondick Winter Park, Fl USA	Retired	Vice Chair & Director	Director of all Subsidiaries	President	6.82%	0	None
David Duda Winter Springs, FL	President & CEO of A Duda & Sons Inc	Director	Director of all Subsidiaries	President & CEO of A Duda & Sons Inc.	0.11%	0	None
Don Drummer Oviedo, FL USA	None	Director	Director of all Subsidiaries	Retired	0.20%	0	None

(1) Names & addresses City, State, Country	(2) Principal Occupation if other than with BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with subsidiaries	(3)(c) Title/Position with other businesses	(4)(a) Percentage of voting shares in Bank Holding Co	(4)(b) Percentage of voting shares in subsidiaries	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and % of voting sec. Held
Jonathan S. Lukas Oviedo, Fl USA	President of Trucking company	Director	Director of all Subsidiaries	President- Red Fox Trucking, Inc.	5.32%	0	Red Fox Trucking, Inc. 100% Mitchell Hammock Trust 51% Jonathan S Lukas Trust 100%
W. Rex Clonts Oviedo, Fl USA	Farmer	Director	Director of all Subsidiaries	President-Clonts Groves President-Clonts Farms Director-Farm Cr of Central FL	2.91%	0	Clonts Farms- 50% Clonts Groves - 37%
Robert G. Martin Geneva Fl USA	None	Director	Director of all Subsidiaries	None	1.18%	0	H-ITT LLC 25% VIA Response 4-M Leasing 50% Neelco, Inc. 100%
Louis P. Tulp Oviedo Fl USA	Real Estate Agent	Director	Director of all Subsidiaries	Real Estate Agent- Axel Real Estate	0.18%	0	None
Arthur F. Evans Oviedo, FL USA	Mangement of Citrus and Property	Chairman & Director	Chairman-Citizens Bank of Florida Chairman - CBO Properties, Inc. Chairman- Citizens Financial Partners, Inc	President of Nelson & Co.	6.33%	0	Evans Partnership 25% Seminole Sportsmans Paradise Inc. 25% Colony Land Company 25%
Don Jacobs Chuluota Fl USA	Retired	Director	Director-Citizens Bank of Florida President- Citizens Financial Partners Inc Director - CBO Properties Inc	Retired	0.10%	0	First Chair Investments LLC- 100%

(1) Names & addresses City, State, Country	(2) Principal Occupation if other than with BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with subsidiaries	(3)(c) Title/Position with other businesses	(4)(a) Percentage of voting shares in Bank Holding Co	(4)(b) Percentage of voting shares in subsidiaries	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and % of voting sec. Held
Terry Vargo Winter Park, Fl. USA	None	Executive Vice President	CLO/EVP-Citizens Bank of Florida VP-CBO Properties Inc. VP - Citizens Finan Partners Inc.	None	0.41%	0	None
Tim Slattery Chuluota, Fl USA	None	Executive Vice President	VP - Citizens Financial Partners, Inc. EVP - Citizens Bank of Florida	None	0.11%	0	None
Gregory E. Smith Winter Springs, FL USA	None	Executive Vice President/CFO COO	CFO/EVP - Citizens Bank of Florida VP - Citizens Financial Partners, Inc.	None	0.13%	0	None