

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.

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

December 31, 2013

Month / Day / Year

I, Jeffrey A. Maffett

Reporter's Name, Street, and Mailing Address

Colonial Banc Corp

Legal Title of Holding Company

4450 24th Avenue

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

Vero Beach

FL

32967

City

State

Zip Code

Name of the Holding Company Director and Official
Chairman & President

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Diana Crull

Treasurer

Name

Title

772-563-2213

Area Code / Phone Number / Extension

772-257-7065

Area Code / FAX Number

dcrull@oculnabank.com

E-mail Address

Signature of Holding Company Director and Official

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

03/27/2014

Date of Signature

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 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 3721S11

C.I.

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)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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

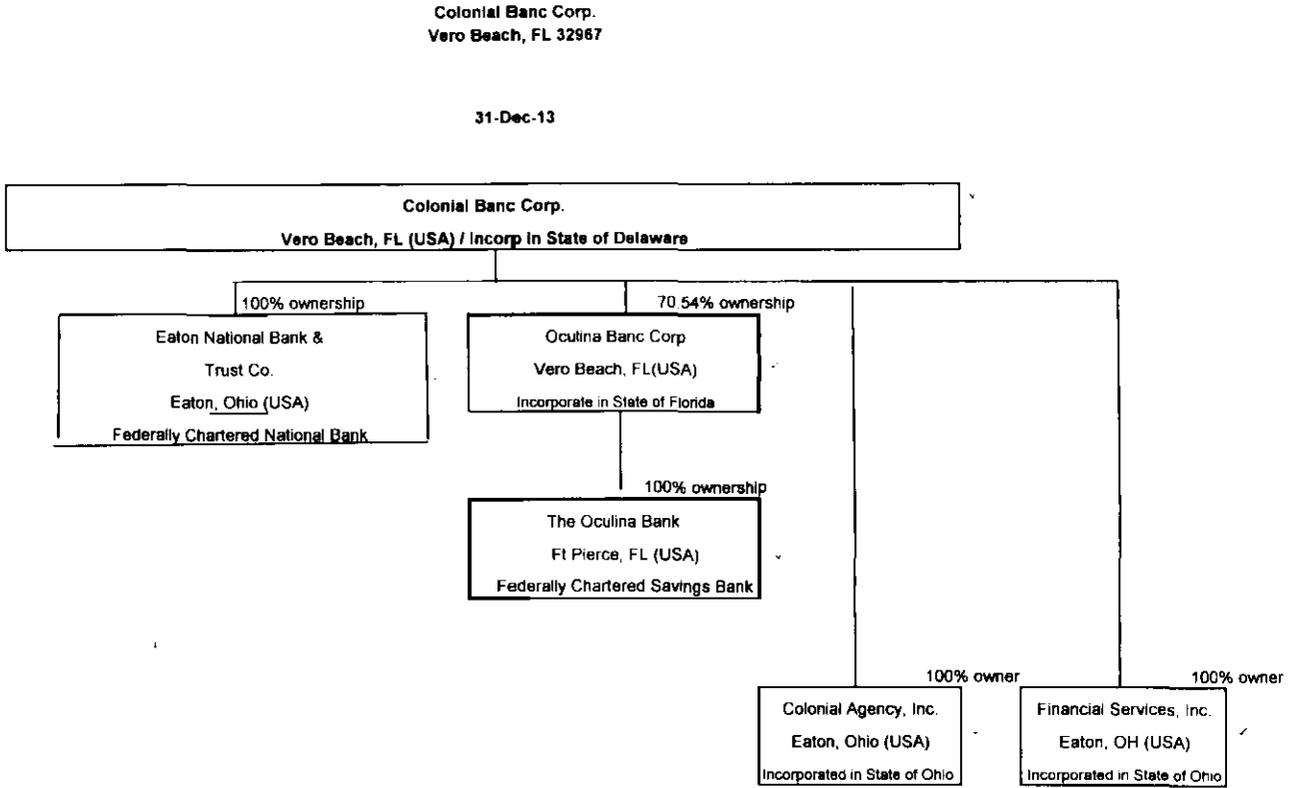
City State Zip Code

Physical location (if different from mailing address)

Report Item

1: The audited annual report of the financial holding company is included in this report.
One copy is enclosed

2(a): Organizational Chart



2(b): Branch Verification

Submitted via e-mail on March 27, 2014.

Results: A list of branches for your depository institution: OCULINA BANK, THE (ID_RSSD: 3218280).
 This depository institution is held by COLONIAL BANC CORP. (1070840) of EATON, OH.
 This data is as of 12/31/2013.

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 |
|-------------|----------------|----------------------------|-----------------|-------------------|---------------------------------|------------------|-------|----------|--------------|---------------|--------------|----------------|-------------------|----------------------|----------|
| CORRECT | | Full Service (Head Office) | 3218280 | OCULINA BANK, THE | 1100 COLONNADES PLAZA | FORT PIERCE | FL | 34949 | ST. LUCIE | UNITED STATES | 365574 | 0 | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3771897 | FELLSMERE OFFICE | 56 NORTH BROADWAY STREET | FELLSMERE | FL | 32948 | INDIAN RIVER | UNITED STATES | 495244 | 6 | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3921357 | DELAWARE OFFICE | 630 DELAWARE AVENUE | FORT PIERCE | FL | 34950 | ST. LUCIE | UNITED STATES | 495245 | 7 | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3771909 | PALM CITY OFFICE | 1030 SOUTHWEST MARTIN DOWNS | PALM CITY | FL | 34990 | MARTIN | UNITED STATES | 492575 | 2 | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3921348 | GATLIN OFFICE | 1775 SOUTHWEST GATLIN BOULEVARD | PORT SAINT LUCIE | FL | 34953 | ST. LUCIE | UNITED STATES | Not Required | Not Required | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3771918 | SEBASTIAN OFFICE | 13600 US HIGHWAY 1 | SEBASTIAN | FL | 32958 | INDIAN RIVER | UNITED STATES | 492576 | 3 | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3921320 | AVIATION OFFICE | 3302 AVIATION BOULEVARD | VERO BEACH | FL | 32960 | INDIAN RIVER | UNITED STATES | 492577 | 4 | OCULINA BANK, THE | 3218280 | |
| CORRECT | | Full Service | 3771888 | VERO BEACH OFFICE | 780 US HIGHWAY 1 | VERO BEACH | FL | 32962 | INDIAN RIVER | UNITED STATES | Not Required | Not Required | OCULINA BANK, THE | 3218280 | |

Results: A list of branches for your depository institution: EATON NATIONAL BANK AND TRUST COMPANY (ID_RSSD 1002618)
 This depository institution is held by COLONIAL BANC CORP. (1070840) of EATON, OH.
 This data is as of 12/31/2013.

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

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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 |
|-------------|----------------|----------------------------|-----------------|---------------------------------------|--------------------------|-----------------|-------|----------|--------|---------------|--------------|----------------|---------------------------------------|----------------------|----------|
| CORRECT | | Full Service (Head Office) | 1002618 | EATON NATIONAL BANK AND TRUST COMPANY | 110 W MAIN ST | EATON | OH | 45320 | PREBLE | UNITED STATES | 4405 | | EATON NATIONAL BANK AND TRUST COMPANY | 1002618 | |
| CORRECT | | Full Service | 3049989 | BARRON STREET BRANCH | 1697 NORTH BARRON STREET | EATON | OH | 45320 | PREBLE | UNITED STATES | 360831 | | EATON NATIONAL BANK AND TRUST COMPANY | 1002618 | |
| CORRECT | | Full Service | 564418 | LEWISBURG BRANCH | 522 S. COMMERCE ST | LEWISBURG | OH | 45338 | PREBLE | UNITED STATES | 211512 | | EATON NATIONAL BANK AND TRUST COMPANY | 1002618 | |
| CORRECT | | Full Service | 616326 | NEW PARIS BRANCH | 201 SO WASHINGTON ST | NEW PARIS | OH | 45347 | PREBLE | UNITED STATES | 4463 | | EATON NATIONAL BANK AND TRUST COMPANY | 1002618 | |
| CORRECT | | Full Service | 754910 | WEST ALEXANDRIA BRANCH | 55 E DAYTON ST | WEST ALEXANDRIA | OH | 45381 | PREBLE | UNITED STATES | 211511 | | EATON NATIONAL BANK AND TRUST COMPANY | 1002618 | |

FORM FR Y-6
December 31, 2013

Report Item 3: Securities holders of Colonial Banc Corp

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 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 & Address (City, State, Country) | (1)(b) Country or Citizenship or Incorpor | (1)(c) Number & Perctge of each Class of Voting Securities | (2)(a) Name & Address (City, State) | (2)(b) Country or Citizenship or Incorpor | (2)(c) Number & Perctge of each Class of Voting Securities |
|--|--|---|---|--|---|
| Jeffrey A. Maffett 4878 S Harbor Drive Vero Beach, FL, USA | US Citizen | 4883 – 51.29% Common Stock | N/A | N/A | N/A |

FORM FR Y-6
December 31, 2013

Report Item 3: Securities holders of Oculina Banc Corp

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 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 & Address (City, State, Country) | (1)(b) Country or Citizenship or Incorpor | (1)(c) Number & Perctge of each Class of Voting Securities | (2)(a) Name & Address (City, State) | (2)(b) Country or Citizenship or Incorp | (2)(c) Number & Perctge of each Class of Voting Securities |
|---|--|---|---|--|---|
| Colonial Banc Corp 4450 24 th Avenue Vero Beach, FL 32967 USA | Incorp in State of Delaware | 11,000 – 70.54% Common Stock | N/A | N/A | N/A |

FORM FR Y-6
December 31, 2013

Report Item 4: Insiders of Colonial Banc Corp

| (1) Name Address (City, St, Country) | (2) Principal Occupn if other than w/Bank Holding Co | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title & Position w/subsidiaries | (3)(c) Title/Positn w/other businesses | (4)(a) % of Voting Shares in Holding Co Colonial Banc Corp | (4)(b) % of Voting Shares in Subsid | (4)(c) List names of other company |
|--|---|--|--|--|---|--|--|
| Dale Harrison Eaton, Ohio USA | Retired Farmer | Director | Director & Chairman of ENB&TC Director Oculina Banc Corp | N/A | 0.493% | N/A | N/A |
| Robert Fix, PhD Murrells Inlet SC USA | Retired Banker | Director | Director ENB&TC | Director of ProAlliance Director of Meadowbrook Ins | 0.420% | N/A | N/A |
| Joan G. Kreitzer Eaton, OH USA | Exec VP Colonial Banc Corp | Director & Treasurer | Director ENB&TC | N/A | 2.184% | N/A | N/A |

FORM FR Y-6
December 31, 2013

Report Item 4: Insiders of Colonial Banc Corp (Con't)

| (1) Name Address (City, St, Country) | (2) Principal Occupptn if other than w/Bank Holding Co | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title & Position w/subsidiaries | (3)(c) Title/Positn w/other businesses | (4)(a) % of Voting Shares in Holding Co Colonial Banc Corp | (4)(b) % of Voting Shares in Subsid | (4)(c) List names of other company |
|--|---|--|--|--|---|--|--|
| Jeffrey A. Maffett Vero Beach, FL USA | Chm/Pres of Oculina Bank | Director & Chairman & President | Director ENB&TC Director of Oculina Banc Corp | Director of ProAlliance Director of Meadowbrook Ins | 51.29% | 3.8% Oculina Banc Corp | N/A |
| Bernard P. Spearman Dayton, OH USA | Retired Executive from Dayton Adhesive Products | Director | Director ENB&TC Director of Oculina Banc Corp | N/A | 0.609% | N/A | N/A |

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Report Item 4: Insiders of Oculina Banc Corp

| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
|--|------------|-------------------|----------------------------|---|--------------|--------|----------------------------------|
| Name | Principal | Title & Position | Title & Position | Title/Positn | % of | % of | List names of |
| Address | Occupn if | with Bank Holding | w/subsidiaries | w/other | Voting | Voting | other company |
| (City, St, | other than | Company | | businesses | Shares | Shares | |
| Country) | w/Bank | | | | in | in | |
| | Holding Co | | | | Holding Co | Subsid | |
| | | | | | Oculina Banc | | |
| | | | | | Corp | | |
| Beverly Butt Ft Pierce, FL USA | Realtor | Director | Director (Oculina Bank) | N/A Vice President of ABC Realty | 0.00% | N/A | N/A |
| William J Casey Ft Pierce, FL USA | | Director | Director (Oculina Bank) | GoGreener LED - CFO Green Energy Partners Inc – VP Energy Financial Systems Inc – VP North American LED Distrib LLC – VP/CFO | 1.75% | N/A | N/A |
| William F. Donovan Port St Lucie, FL 34983 USA | CPA | Director | Director (Oculina Bank) | President William F Donovan CPA Partner of Donovan Fogal (Rental Properties) Partner of Freedom Investments | 0.496% | N/A | N/A CPA (100%) Fogal (25%) |

FORM FR Y-6
December 31, 2013

Report Item 4: Insiders of Oculina Banc Corp(Con't)

| (1) Name Address (City, St, Country) | (2) Principal Occuptn if other than w/Bank Holding Co | (3)(a) Title & Position with Bank Holding Company | (3)(b) Title & Position w/subsidiaries | (3)(c) Title/Positn w/other businesses | (4)(a) % of Voting Shares in Holding Co Oculina Banc Corp | (4)(b) % of Voting Shares in Subsid | (4)(c) List names of other company |
|--|--|--|--|--|--|--|--|
| Dale Harrison Eaton, Ohio USA | Retired Farmer | Director | Director (Oculina Bank) | N/A | 0.714% | N/A | N/A |
| Rick Hurley Vero Beach FL USA | Vice President Becker Holdings | Director | Director (Oculina Bank) | Director of Becker Holdings Corp | 0.00% | N/A | N/A |
| Jeffrey A. Maffett Vero Beach, FL USA | Chm/Pres of Oculina Bank | Director & Chairman & President | Director Chm&Pres (Oculina Bank) | Director of ProAlliance Director of Meadowbrook Ins | 3.80% | N/A | N/A |
| Bernard P. Spearman Dayton, OH USA | Retired Executive from Dayton Adhesive Products | Director | Director (Oculina Bank) | N/A | 1.42% | N/A | N/A |