

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.

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)

I, Geoffrey W. Roepstorff

Reporter's Name, Street, and Mailing Address

Edison Bancshares, Inc.

Legal Title of Holding Company

13000 S. Cleveland Avenue

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

Fort Myers

FL

33907

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Name of the Holding Company Director and Official

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.

Person to whom questions about this report should be directed:

Patrick Philbin

Chief Financial Officer

Name

Title

239-489-8013

Area Code / Phone Number / Extension

239-466-1767

Area Code / FAX Number

pphilbin@edisonnationalbank.com

E-mail Address

N/A

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

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.

*(Handwritten Signature)*

Signature of Holding Company Director and Official

03/24/2015

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  
 C.I.

259 1253

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." *SB*

No *✱ After the fact request ✱*

Form FR Y-6

**Edison Bancshares, Inc**

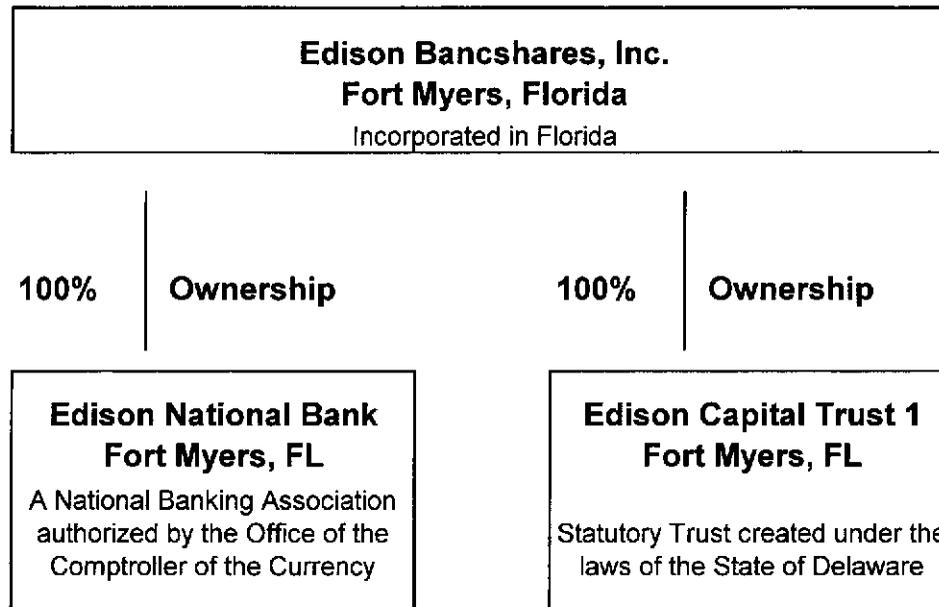
**Fort Myers, Florida**

Fiscal Year Ending December 31, 2014

**Report Item**

1: **The BHC is not a public holding company and does not file any forms with the SEC. The annual report to shareholders is not yet available, but the BHC will forward its annual report to the appropriate Federal Reserve Bank as soon as practicable.**

2: **Organization Chart**



**Edison National Bank**  
**A Subsidiary of Edison BancShares, Inc**  
**Form FR Y - 6 12/31/2014**  
**Report Item 2b: Domestic Branches**

		<b>Date Opened</b>	<b>Address</b>	<b>City</b>	<b>County</b>	<b>State</b>	<b>Country</b>	<b>Zip</b>	<b>Service Type</b>
1	Edison National Bank	8/29/1997	13000 South Cleveland Avenue	Fort Myers	Lee	FL	USA	33907	Full
2	Bank of the Islands	10/9/1998	1699 Periwinkle Way	Sanibel Island	Lee	FL	USA	33957	Full
3	Edison National Bank	3/30/2001	2105 First Street	Fort Myers	Lee	FL	USA	33901	Full
4	Bank of the Islands	2/6/2012	14812 Captiva Drive SW	Captiva Island	Lee	FL	USA	33924	Full

(2b)

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**Report Item 3: Shareholders**

(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 12-31-2014

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 12-31-2014

(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
Daniel E. and Celia B. Dosoretz Fort Myers, FL	USA	374,901 - 33% of Common Stock		None	
Daniel E. and Celia B. Dosoretz Fort Myers, FL	USA	95,238 - 7% Warrants on Common Stock			
Howard M. and Brenda B. Sheridan Fort Myers, FL	USA	374,901 - 33% of Common Stock			
Howard M. and Brenda B. Sheridan Fort Myers, FL	USA	95,238 - 7% Warrants on Common Stock			
		(2)			

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**December 31, 2014**

**Report Item 4: Insiders**

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

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(1) Names & Address (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 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)
Daniel E. Dosoretz Fort Myers, FL USA	Medical Doctor	Director	Director (Edison National Bank)	See Attached	33% (Joint with Celia B. Dosoretz)	N/A	See Attached
Howard M. Sheridan Fort Myers, FL USA	Medical Doctor	Chairman	Director (Edison National Bank)	See Attached	33% (Joint with Brenda B. Sheridan)	N/A	See Attached
Geoffrey W. Roepstorff Sanibel, FL USA	Bank CEO	President	CEO/Director (Edison National Bank)	Partner (B & D of Southwest Florida, L.C.)	4% (Joint with Robbie B. Roepstorff 2.16%)	N/A	B & D - 25% (Joint with Robbie B. Roepstorff - 12.5%)
David M. DuVall Fort Myers, FL USA	Bank Chairman	Vice Chairman	Chairman (Edison National Bank)	Managing Partner (B & D of Southwest Florida, L.C.)	2%	N/A	B & D - 25%
Robbie B. Roepstorff Sanibel, FL USA	Bank President	Secretary/ Treasurer	President/Director (Edison National Bank)	Partner (B & D of Southwest Florida, L.C.)	4% (Joint with Geoffrey W. Roepstorff 2.16%)	N/A	B & D - 25% (Joint with Geoffrey W. Roepstorff - 12.5%)