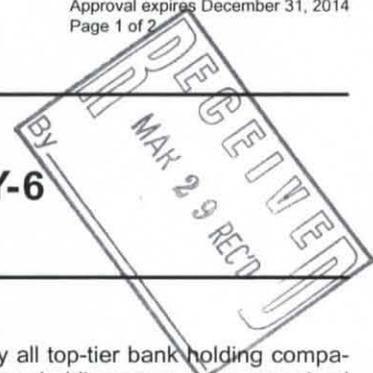


Board of Governors of the Federal Reserve System



# 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, 2012  
Month / Day / Year

I, Dana Kilborne  
Name of the Holding Company Director and Official  
Director and President  
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
FBC Bancorp, Inc.  
Legal Title of Holding Company  
105 East Robinson Street  
(Mailing Address of the Holding Company) Street / P.O. Box  
Orlando FL 32801  
City State Zip Code

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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:  
Phillip Tasker Executive Vice President  
Name Title  
407-244-5955  
Area Code / Phone Number / Extension  
407-244-5526  
Area Code / FAX Number  
ptasker@fbcbank.com  
E-mail Address  
www.fbcbank.com  
Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official  
03/27/2013  
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 3564697  
C.I. \_\_\_\_\_

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

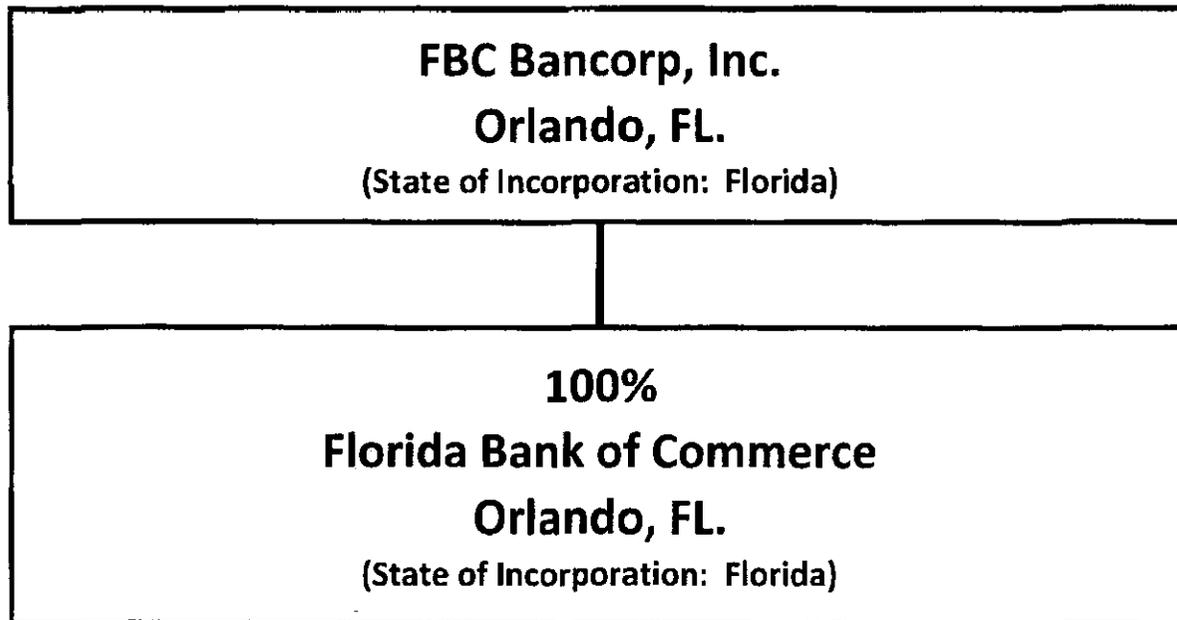
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**Form FR Y-6**  
**FBC Bancorp, Inc.**  
**Orlando, FL**  
**Fiscal Year Ending December 31, 2012**

**Report Item:**

- 1 The bank holding company's audited financial statements are not available as yet. They will be forwarded when received.**

**2.a Organizational Chart:**



## Report Item 2b Domestic Branch Listing (also filed electronically)

Results: A list of branches for your holding company: **FBC BANCORP, INC. (3564697)** of **ORLANDO, FL**.  
The data are as of **12/31/2012**. Data reflects information that was received and processed through **02/24/2013**.

### 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
OK	3/25/2013	Full Service (Head Office)	3396375	FLORIDA BANK OF COMMERCE	105 EAST ROBINSON STREET	ORLANDO	FL	32801	ORANGE	UNITED STATES	439317	0	FLORIDA BANK OF COMMERCE	3396375	
OK	3/25/2013	Full Service	3448845	KISSIMMEE BRANCH	1126 EAST OAK STREET	KISSIMMEE	FL	34744	OSCEOLA	UNITED STATES	453350	1	FLORIDA BANK OF COMMERCE	3396375	
OK	3/25/2013	Full Service	3743531	LAKE MARY BRANCH	1190 BUSINESS CENTER DRIVE	LAKE MARY	FL	32746	SEMINOLE	UNITED STATES	465514	2	FLORIDA BANK OF COMMERCE	3396375	
OK	3/25/2013	Full Service	3309768	MELBOURNE BRANCH	5770 NORTH WICKHAM ROAD	MELBOURNE	FL	32940	BREVARD	UNITED STATES	427083	4	FLORIDA BANK OF COMMERCE	3396375	
OK	3/25/2013	Full Service	4126506	MERRITT ISLAND BRANCH	1351 NORTH COURTNEY PARKWAY	MERRITT ISLAND	FL	32953	BREVARD	UNITED STATES	464791	5	FLORIDA BANK OF COMMERCE	3396375	
OK	3/25/2013	Full Service	3828812	WINTER PARK OFFICE	702 ORANGE AVENUE	WINTER PARK	FL	32789	ORANGE	UNITED STATES	481192	3	FLORIDA BANK OF COMMERCE	3396375	

**FORM FR Y-6**  
**FBC Bancorp, Inc.**  
**Orlando, Florida**  
**Fiscal Year Ending December 31, 2012**

**Report Item 3: Securities holders**

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2011

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 12-31-2011

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship of Incorporation	(1) c Number & Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship of Incorporation	(2) c Number & Percentage of Each Class of Voting Securities
NONE			NONE		

FORM FR Y-6

FBC Bancorp, Inc  
Orlando, Florida

Report Item 4: Insiders

Fiscal Year Ending December 31, 2012

(1) Names & Address	(2) Principal Occupation	(3)(a) Title & Position with FBC Bancorp Inc	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of voting shs	(4)(b) Percentage of voting shs-sub	(4)(c) Names of other companies if 25% or more held
R. Van Bogan Winter Park, Fl	Banker	Chairman & CEO, FBC Bancorp, Inc	Chairman, Florida Bank of Commerce	N/A	2.43%	N/A	N/A
Michael Coleman Cocoa Beach, FL	Investor	Director	N/A	Cool-Lake, LLC Managing President	2.12%	N/A	Brevard Realty Investments 40% - owned by Cool-Lake, LLC
Bjornar Hermansen Merritt Island, Fl	Investor	Director	N/A	N/A	1.94%	N/A	Hermansen Group Investments, LLC 77.30%
Dana Kilborne Merritt Island, Fl	Banker	Director & President FBC Bancorp, Inc	President & CEO Florida Bank of Commerce	N/A	0.38%	N/A	N/A
Frederick W. Leonhardt Orlando, Fl	Attorney	Director	N/A	Attorney - Gray Robinson P.A.	1.08%	N/A	G.K. Aviation, Inc. 33%
Sal A.(Joe) Nunziata Longwood, Fl	Mortgage Banker	Director	N/A	CEO - FBC Mortgage	0.66%	N/A	Nunziata Holdings - 50%
							NVB Corp. - 50% Clear Title - 50% owned by FBC Mortgage RJ Investing - 50% Vanz LLC - 50% Appraisal Marketing - 50% Inlet Marketing, LLRE 50%
William S. Orosz Orlando, FL	Residential Construction	Director	N/A	N/A	1.50%	N/A	Royal Oak Homes, LLC - 100% owned by Orosz Family Hanover Capital Partners, LLC - 100% owned by Orosz Family

revised

							Cambridge Homes - 52%
							Cambridge Development - 100%
							WJO Family Investments, LLLP - 49.5%
James T Swann Cocoa, Fl	Investor	Director	N/A	N/A	4.81%	N/A	1st Centre, LLC - 50%
							511 Defannoy, LLC - 50%
							Black Lake Village, LLC - 51.8%
							Christmas Land, LLC - 50%
							Dun Huntin Grove - 100%
							EKS, Inc. - 50%
							Gainesville Rental Property - 100%
							Illiana Court Land Trust - 25%
							Lee Trust - 50%
							Plumosa Office Park - 37.5%
							RBE Investments, Inc. - 33.3%
							RBE Management, Inc. - 33.3%
							TGO Commercial Center, LLC - 50%
							TGO Realty, Inc. - 27%
							US 1 Rockledge, LLC - 50%
							Windover Farms, Inc. - 100%
Philip Tasker Vero Beach, FL	Banker	Executive Vice President/ Chief Financial Officer	N/A	N/A	0.00%	N/A	N/A
Ernest M. Wilding Winter Park, FL	Anderson Windows & Doors franchisee	Director	N/A	President - FAS Windows & & Doors	3.07%	N/A	FAS Windows & Doors 43%