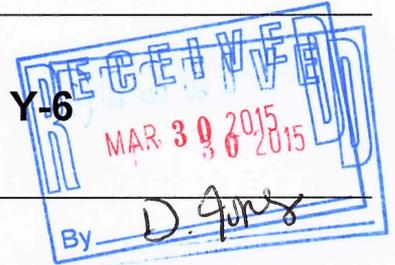


Board of Governors of the Federal Reserve System



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, **Tim Ayers**

Name of the Holding Company Director and Official

EVP & CFO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

FirstAtlantic Financial Holdings, Inc.

Legal Title of Holding Company

1325 Hendricks Ave.

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

Jacksonville

FL

32207

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:

Tim Ayers

EVP & CFO

Name

Title

904-446-2542

Area Code / Phone Number / Extension

904-446-2599

Area Code / FAX Number

tayers@bankfirstatlantic.com

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

3-25-2015

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

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

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 Federal Reserve Bank Use Only

RSSD ID 3339199
 C.I. _____

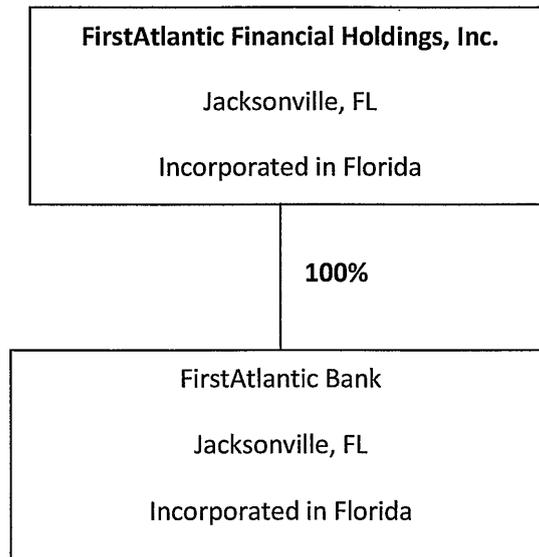
Form FR Y-6

FirstAtlantic Financial Holdings, Inc.
Jacksonville, FL
Fiscal Year Ending December 31, 2014

Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the responsible Reserve Bank, one copy is enclosed.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank via email on February 3, 2015.

Results: A list of branches for your depository institution: FIRSTATLANTIC BANK (ID_RSSD: 3619739).
 This depository institution is held by FIRSTATLANTIC FINANCIAL HOLDINGS, INC. (3839199) of JACKSONVILLE, 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)	3619739	FIRSTATLANTIC BANK	1325 HENDRICKS AVENUE	JACKSONVILLE	FL	32207	DUVAL	UNITED STATES	76166	0	FIRSTATLANTIC BANK	3619739	
OK		Full Service	3763593	BEACH & HODGES BRANCH	3293 EAST HODGES BOULEVARD	JACKSONVILLE	FL	32224	DUVAL	UNITED STATES	475438	7	FIRSTATLANTIC BANK	3619739	
OK		Full Service	4174310	NORMANDY BRANCH	5665 NORMANDY BOULEVARD	JACKSONVILLE	FL	32205	DUVAL	UNITED STATES	483137	2	FIRSTATLANTIC BANK	3619739	
OK		Full Service	2934930	SAN MARCO BRANCH	1325 HENDRICKS AVENUE	JACKSONVILLE	FL	32207	DUVAL	UNITED STATES	81651	6	FIRSTATLANTIC BANK	3619739	
OK		Full Service	4174280	SOUTHPOINT BRANCH	6622 SOUTHPOINT DRIVE SOUTH, SUITE 100	JACKSONVILLE	FL	32216	DUVAL	UNITED STATES	Not Required	Not Required	FIRSTATLANTIC BANK	3619739	
OK		Full Service	4503563	BLANDING BRANCH	794 BLANDING BOULEVARD	ORANGE PARK	FL	32065	CLAY	UNITED STATES	Not Required	Not Required	FIRSTATLANTIC BANK	3619739	
OK		Full Service	3796247	KINGSLEY AVENUE BRANCH	1440 KINGSLEY AVE	ORANGE PARK	FL	32073	CLAY	UNITED STATES	477428	5	FIRSTATLANTIC BANK	3619739	
OK		Full Service	3641150	PONTE VEDRA BEACH BRANCH	100 CORRIDOR ROAD SOUTH, SUITE 100	PONTE VEDRA BEACH	FL	32082	ST. JOHNS	UNITED STATES	363081	9	FIRSTATLANTIC BANK	3619739	
OK		Full Service	4174299	COBBLESTONE VILLAGE BRANCH	105 CBL DRIVE	SAINT AUGUSTINE	FL	32086	ST. JOHNS	UNITED STATES	518290	4	FIRSTATLANTIC BANK	3619739	

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FirstAtlantic Financial Holdings, Inc.
Fiscal Year Ending December 31, 2014

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 12-31-2014.

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 of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
North American Bank Fund LTD Guernsey, GY1 ENGLAND	ENGLAND	400,000 Shares 6.67%			

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**FirstAtlantic Financial Holdings, Inc.
Fiscal Year Ending December 31, 2014**

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 Holding Company	(3)(a) Title & Position with 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 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)
Ayers, Tim Fernandina Beach, FL USA	EVP/CFO of FirstAtlantic Bank	EVP/CFO	EVP/CFO of FirstAtlantic Bank	N/A	0.25%	None	N/A
Bennett, Rodney Folkston, GA USA	Retired	Chairman of the Board	Chairman of the Board	N/A	0.44%	None	N/A
Boney, Walt Jacksonville, FL USA	President - Boney Appraisal Services	Director	N/A	Owner - Boney Appraisal Services Realtor/Broker-A Bonus Realty	0.92%	None	Boney Appraisal Services (100%) Realtor/Broker-A Bonus Realty (100%)
E. Zimmermann Boulos, Jacksonville, FL USA	President Office Environment & Services, Inc.	Director	N/A	President Office Environment & Services, Inc.	0.17%	None	N/A
Coley, Thomas Fernandina Beach, FL USA	Retired	Director	N/A	N/A	0.55%	None	N/A
Foster, Brian Savannah, GA USA	President & CEO FCB Financial Corporation and First Chatham Bank	Director	N/A	President & CEO FCB Financial Corp and CEO - First Chatham Bank	0.11%	None	N/A
Hunt, Mitchell W., Jr. Jacksonville, FL USA	President & CEO FirstAtlantic Bank	Director	President & CEO FirstAtlantic Bank	N/A	1.07%	None	N/A

Thomas, Joseph J. Alexandria, VA USA	Chairman, President and CEO of Bay Bancorp, Inc.	Director	N/A	Director, FirstAtlantic Financial Holdings, Inc. Chairman, President and CEO Bay Bancorp, Inc. Director H Bancorp, LLC Director Middlefield Banc Corp Managing Member Glenowen Holdings, LLC Managing Member Glenowen Farm, LLC	0.35% N/A N/A N/A N/A N/A	None None None None None	Ownership Interest held by Eric and Stev Hovde (100%) Real Estate Holding Company (45%) Registered Angus Cattle Farm (33%)
White, T. Michael Augustine, FL USA	Founder/Business Development Officer FirstAtlantic Bank	Director	Founder/Business Development Officer FirstAtlantic Bank	N/A	0.63%	None	N/A